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In-On

Special Term Crete Business Issue

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**The Cretan
Associations
of Europe-
A Bridge
of Information**



Stavros Perdikis

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**The execution of the German debts requires
the permission of the Greek Minister of Justice**

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Financial support - development in the Cretan enterprises

"The Pan-Cretan Bank moves on to new products in order to reinforce the small and middle enterprises that activate in Crete", stressed in an interview to "In-On" magazine, the Deputy Chairman of the Board of the Pan-Cretan Cooperative Bank and Chairman of the Union of Agricultural Cooperative Banks of Greece (ESTE) Nick Mirtakis.

Question: What new loans will the Pan-Cretan Bank give to the small and medium enterprises?

Answer: The Pan-Cretan Bank has secured loans from the European Bank and the European Investment Fund of about 65 million Euros, which are addressed to all the categories of enterprises that activate in Crete with the aim to strengthen investment and entrepreneurial in general. More specifically, 50 million Euros is intended to finance Small and Middle enterprises of Crete with preferential terms as well as to provide permanent working capital. Approximately 15 million Euros is also intended to finance the very small existing companies along with new sustainable businesses, to invest in fixed assets and permanent working capital, as well as provide guarantees on loans which do not have the necessary tangible collaterals. The aim is these loans to cover the 50% of the required capitals in order to make an investment.

The funded investments should comply with the environmental legislation and the general regulations of the European Union whereas there are some sectors that are excluded (weapon production, gambling, tobacco, real estate for sale).

The duration of the loan is adjusted in relation to its purpose and can be ranged from 2 to 12 years.

Question: What are the conditions for those people who are interested?

Answer: The granting of these loans will be based on banking criteria. The bank will consider all the details regarding the company and the investment that will be subjected according to the usual banking policy. The companies, thus, should be viable with an investment plan that has a great chance to succeed and secured operating revenue flows so as to reassure the repayment of the loan.

Question: Must there be shareholders of the Bank?

Answer: The Pan-Cretan Bank wishes to cooperate with its members either companies or individuals who are in full consultation and cooperation with the Bank. Depending on the amount of the loan, buying a specific number (minimum number) of cooperative shares is suggested.

At this point it is worth mentioning that "market shares offer significant returns to our partners not only in dividends but also in capital gain".

Question: Tell us about the new role of the bank regarding the new energy cooperation and also the steps that should be taken

Answer: The Pan-Cretan Bank and the periphery of Crete, have recently taken the initiative to establish a company with a wide-share ("popular") basis, which will participate in the realization of the biggest developmental project in Crete related to the interconnection of the electrical network of the island with the mainland network regarding wind farms and photovoltaic parks. The shareholders of the new company will be the Pan-Cretan Bank, local authorities, local bodies, cooperatives, companies and individuals from Crete.

The main purpose of the new company is to serve the sustainable development of Crete, namely local economy, society and the protection of the environment. Within this framework, we believe that the project will be supported by the majority of the Cretans ensuring the necessary funds, as well as the participation and social consensus on the implementation of major investments on energy that are planned in Crete.

Already, after a variety of investigatory contacts with the local authorities and other services in the island, consensus and commitment in the participation for the smooth realization of the project are in progress providing finding the proper sites. It has to be noted that a project of this size requires a great deal of preparation, documented studies and careful planning.

Curriculum Vitae

Nikolaos Myrtakis was born in 1952 in Herakleion in Crete he is a graduate of the Panteion Higher School of Political Sciences. He has been Director of the Union of Agricultural Cooperatives of Herakleion, member of the Board of Directors of the Regional University General Hospital of Herakleion, Chairman and Secretary General of the Labor Center of Herakleion-Crete, Chairman of ELKEPA; annex Eastern Crete, Chairman of the Board of Directors of the Center of Entrepreneurial and Technological Development of Crete (CTD).

Today, he is the chairman of the Association of Cooperative Banks of Greece, Vice-president of the Board of Directors of the Pan-Cretan Cooperative Bank, Board member of the Hellenic Bank S.A. and Executive Director and Board member of the Cooperative Insurance AEEGA.

*Evangelos Macheras
lawyer and founding member
of the National Council
of Claim of Debts of Germany to Greece*

The execution of the German debts requires the permission of the Greek Minister of Justice

“The decision considering the inhabitants of Distomon cannot be enforced in Italy, after the decision of the Supreme Court in Hague (February 3rd 2012) thus it has to be executed in Greece. However, in order for this decision to be executed in Greece, the Minister of Justice should give his permission, because there is a statutory provision in our civil procedure according to which in order for a decision to be enforced against a foreign government, the Minister of Justice should give his permission. The decision of the plenum of the Supreme Court regarding the payment of the inhabitants of Distomon (as far as mental suffering and not material damages are concerned) is considered irreversible and its execution is not affected by the decision of the Supreme Court of Hague. Therefore, there is no excuse for the Minister of Justice to refuse to approve the execution of this decision”, underlined to “In-On” magazine, the founding member of the National Council Mr. Evangelos Macheras.

He also underlined that “After 16 years of struggle by the National Council of Claim of Debts of Germany to Greece and also despite the terrible economic crisis that has plagued the country not a single Greek government is willing to claim from Germany on the one hand the compensation that was awarded in 1946 by the International Conference of Paris reaching the amount of 7,100 billion dollars, at the purchasing power of 1938 and on the other hand the occupation loan of 3,500 billion dollars at the purchasing power of 1938. The total amount is 162.000.000.000 Euros”.

The above amount does not cover all claims—he continued—since the Germans had confiscated the 51% of all Greek businesses along with the metal coins of the Bank of Greece. The value of the metal coins taken from the safety deposits of the Bank of Greece reaches the amount of 26.000 gold pounds. Additionally, they owe to return our archaeological treasures which they literally grabbed from our museums and archaeological sites where they realized illegal excavations. The Greek Archaeological Society has registered the looted archaeological treasures.

The National Council -he underlined- was founded in January

1996 when we realized that the government of that time did not want to proceed to the claims of the German debts. Today, due to the economic crisis, the claims of the German debts will attribute to Greece its National Pride.

More particularly, he referred that “the triple occupation caused huge loses to animate and inanimate sources. Apart from Greece’s partition as in the case of the inclusion of the Ionian islands to Italy, of Eastern Macedonia and Thrace to Bulgaria, of Thesprotia and Northern Epirus to Albania as well as the establishment of the Kingdom of Pindos for the sake of the Romanizer Koutsovlach minority all three occupiers competed in the plundering of the National Wealth of the country. They started from plundering the food supplies to even the factories whose warehouses they devastated by removing equipment and later by emptying shops using specially issued banknotes with no real value.

A result of this looting the famine of 1941-1942 struck and the losses regarding the human recourses of our country reached 1.106.922 people namely the 11% of pre-war population.

In many cases the losses regarding the population are combined with the total devastation of cities and villages as in the case of Kandanos in Chania, Vianno in Herakleion and Ierapetra in Crete as well as Kosmas in Kynouria in Peloponnese, Kalavrita, Kleisoura, Distomo etc ; in fact a holocaust took place in almost 100 villages.

It has to be noted here that the Germans claim that all our requirements were satisfied in 1950 when the following incident took place: While a German general war criminal was on trial in a court in our country, another war criminal called Merten came to Athens to be examined as a defense witness, the very person who had organized the extermination of the Jews in Thessaloniki. Andreas Toussis the investigator of that time recognized him and ordered his arrest in order to be tried as well for his own crimes and indeed he was sentenced 20 years in prison (jail: chained in prison for 20 years).

The Germans offered everything in order to make the Greek government release him. Finally, they offered 115.000.000 Deutsche marks as a compensation of the Greek victims of the



PHOTO IGD

National Socialism Ethics namely those murdered or martyred in the German camps because of their religion like the Jews or because of other social discriminations as in the case of the gypsies who were considered b class citizens by the Germans. The government of Constantine Karamanlis of that time for this near zero amount not only released Merten but also transferred the files of all the German war criminals to the German courts of law in order to be found not guilty. In this way Greece ‘punished’ by collective expulsion, the German war criminals that exterminated almost a million Greek people. And even though the Greek Ambassador in Berlin managed to add in the relative contract the line that «Greece does not give up from any other requirement», Germany claims that it has paid off its debts.

According to the allies’ treaty that took place in London in 1953, Germany was given the right to suspend the payment of the compensation until the final «Peace Treaty» which was signed in Moscow in 1990 under special provision. At the same time another five-year suspension was suggested which was endorsed. Thus, in 1996 the legal right of Greece to claim the German debts was activated.

However, Germany systematically refuses to pay off Greece’s claims that stem from the occupation loan and the war reparations as well. In 1964, the German Chancellor Erhard promised the payment of the loan after the Unification of Germany that was realized in 1990. The German economics historian

Dr. Albrecht Ritschl recommended Germany to follow a more moderate policy regarding the euro-crisis of 2008-2011, since there is a possibility that Germany will face legitimate claims for the World War II war reparations (Der Spiegel, June 21, 2011, guardian.co.uk, June 21, 2011)”.

Curriculum Vitae

Evangelos Macheras is a lawyer and founding member of the National Council of Claim of Debts of Germany to Greece. In 1936, as a student at the Law School, he established the Anti- Dictatorial Union of the students of Arcadia. During World War II, he fought in the Greek-Albanian Front and was wounded in Tepeleni and on December 18th 1940, he got into the Agricultural Hospital of Ioannina wounded. He returned in the Front and took part in the repulse of the spring attack of Mussolini. In 1943, he participated in the Resistance and on May 5th 1944, he got injured with a bright chest trauma, however, he participated in the battles the Resistance gave against the Germans.

In 1946, he established the Democratic Association of Arcadia, but due to the uneven developments in the political life, he was forced to request his transfer to the Athens Bar Association. At the end of 1947, he was deported to Ikaria and in the beginning of 1949 he was transferred to Makronissos. On March 1949, he was imprisoned in Tripolis in order to be judged by the special Military Court. He was finally rescued after international mobilization.



For forty years the Cretan philologist -History researcher- Mrs. Anna Manounasi-Metaxaki is engaged in the historical research mainly of the municipality of Herakleion-Crete. Her research prompted her in book writing contributing, therefore to the cultural and social development of Crete. Her new book will be a monograph of the member of the Resistance, associate and politician George Psarakis coming from Arkalochori in Herakleion the main focus will be given to his participation in the Resistance.

Question: To what extent has the writing of your book contributed to the cultural and social life of Crete?

Answer: I would really like to contribute with all my power to the substantial progress that undoubtedly our society needs. My publications, which are approximately 600 newspaper and scientific articles, presentations in conferences, literary texts in anthologies and book reviews, have a historical and social content.

The historical material which is the fruit of a research regarding the History of Crete, surely helps so as historical awareness is not lost through sources and evidence within the framework of today's era of globalization and the difficult situation we face. The social issues are inspired by the current situation. My writings, 35 years now, express a great deal of love for the Man and my Country, aiming to contribute to the awareness and the moral perfection namely, to the civilization of the soul. This is what we need today; at a time when the Spirit and the Soul demand their rights, as knowledge only serves the insatiable desire of the material progress of the 'Mazanthropon' and the intellectual people are silent either due to alienation or despair.

My minor attempt regarding History and civilization was parallel to my job as a philologist and Junior and High School Director in the municipality of Herakleion, member in the Board of Associations and scientific societies, like the Union of Philologists of the municipality of Herakleion as well as to my family, my two boys and my partner.

I soon realized the need to investigate the very important decade of 1940, to have the survivors who bore the burden of the war along with the Occupation registered and also have their information interbred with other sources. Starting from the oldest survivors I have registered about 150, mainly from the municipality of Herakleion. The communication with the

First Ladies

In those difficult times for the country and our people, the rich educational power of the Cretan History will show us the way.

narrators was impeccable and refreshing not only for them but also for me. I am, you see, born and bred of Crete and I am aware of their soul and thought. Those pure and clean narrations about the war, the Resistance and the civil war – primary historical material - are waiting to be published.

Question: When was your first book published and how did it change your life?

Answer: My first book was published in May 2011 by the municipality of Herakleion for the 70 years from the Battle of Crete. The title of the book is

«War Diaries of Antony Farakos and G. Koutedakis». Two important dairies were, thus, preserved written by two heroes of the Resistance, which started in the South Herakleion just after the capitulation of Herakleion with the Germans and the delivery of arms in Peza Pediados on the 30th of May, 1941, after the most controversial battle in the History, the ten-day Battle of Crete.

Through many years of research, the historical information provided in the diaries was intersected with written and oral sources and were fully commented, so as to constitute a source of study of this difficult period that was left in the dark, probably deliberately, as the memoirs of Churchill, Panayiotis Kanelopoulos and others suggest.

The information contained in the book, coming from the few texts we have by the protagonists, deals with a vast area – the districts of Vianno, Eastern Monofatsio and Asterousia which are places of special interest that although offered a lot, are not included in the bibliography. Additionally, the high moral standards of those who supported the Resistance in South Herakleion as well as the popular anti-occupation feeling of the people are presented.

Question: What is your new book about?

Answer: My new book will be a monograph of the member of the Resistance, associate and politician George Psarakis who comes from Arkalochori in Herakleion. Here as well, the main focus will be given to his participation in the Resistance-he was a member of the Communist Party-and mainly to his sabotage at the airport of Kastelli Pediados (7-6-1942), maybe the first in Europe against the Axis. Because in those difficult times for the country and our people, the rich educational power of the Cretan History will show us the way.

The Pan-Cretan Federations of Europe act as Migrant Information Centers

“The Federations should act as Migrant Information Centers in order to provide reliable information, help regarding residence permit acquisition in cases this is required along with employment and financial support to the Greeks that the financial crisis has made them migrate again” stressed in an interview to “In-On” magazine, the vice-president of the Cretan Association of Europe and board member of the World Council of Cretans, Mr. Stavros Perdikis.

Our role -he underlined- is restricted in helping young Greek immigrants in their first contacts with public services get them in touch with other entities of Greeks living abroad and also inform them about Greek-interest enterprises along with finding housing when needed.

Question: What kind of help does the Council give to Cretan immigrants in European countries in terms of information and help in finding a job?

Answer: Till recently, when we referred to Cretan immigrants to Europe we meant our fellow citizens that had left Crete seeking for a better life somewhere between the end of '50s and till the end of '70s and those of the 2nd and 3rd generation who were born and raised in the foreign countries their parents had settled down. Those people are now integrated in the local societies and address to the local services for issues regarding information or finding a job.

Quite recently, due to the economic crisis our country faces, a new migratory movement is born towards the countries of the European Union. The people involved are mainly young people qualified with University degrees that can speak one or some of the most widely-spoken languages of the European Union and are already aware through the internet sites of the potentials regarding job finding as well as the practical aspects of their settlement. All the above combined with the fact that Greece as a full member of the European Community provides them with the opportunity to circulate and work in the countries of the European Union without problem or limitation, our role is restricted to helping them in their first contacts with various public services and bodies that deal with Greeks abroad and also inform them about the existence of enterprises of Greek interest and if needed house finding.

Question: To what extent has the Council contributed in helping Greece at these moments of crisis?

Answer: Today, in an especially difficult period for Greece, much more problems come to light than those we were already aware of. The World Council of Cretans alone is not capable

to solve these problems. However, it can highlight them, it can make suggestions and it can try to find solutions in cooperation with the relevant public bodies.

The great power of the World Council of Cretans lies in the Federations where there are not only administrative officials but also ordinary members that love and feel sympathy for our country Greece and through their experience, knowledge and their posts, they offer valid services aiming at the reinforcement and projection of Greece in every level. Our main concern is the promotion and strengthening of the position of Greece along with our homeland Crete.

Question: Tell us about the plans of Europe regarding the service of the new World Council of Cretans.

Answer: Any kind of action on behalf of the Federations the World Council of Cretans consists of, are always within the framework of the common goals and decisions of the World Council of Cretans. As referred in his speech after his election, the President of the World Council of Cretans Mr. Antonis Tsourdalakis, said that we must continue the action of the previous Board and try to get in touch with more people and make the World Council of Cretans the best known to the wider Hellenism giving it longer range. Another important issue that the World Council of Cretans should play a significant role concerns the new stream of immigration due to the economic crisis our country faces. We constantly see on a daily basis dozens of our fellow countrymen leave their homes seeking for a better future for their families. Therefore, our Federations around the world should become information centers, provide reliable information and help regarding residence permit acquisition in cases this is required along with employment and financial support. The World Council of Cretans is not the one that can get the country out from its ‘economic lethargy’; however, it could play a vital role in the promotion of Cretan products to the countries that Greek population lives helping in this way the economy of Greece. In cooperation with the Council of Greeks Abroad and the international networks of Macedonians, people from Epirus, Messenia, Arcadia and Cyprus as well as all the other bodies that deal with Greeks abroad we should demand the creation of a Ministry of Overseas Greeks. A Ministry staffed with technocrats and scientists who live abroad. The Ministry will be able to organize and coordinate the scientific, business and political potential of Hellenes abroad for the benefit Greece mainly. It will be a one stop shop for all the cases the Greeks who live abroad have and now are facing the

Stavros Perdikis
vice - president of the Cretan Association of Europe
and board member of the World Council of Cretans



incredible jumble of Greek bureaucracy. Actually, this is the kind of bureaucracy that stifles any business endeavor of the Greeks abroad who wish to invest in Greece.

Question: What are the activities of the World Council of Cretans in Europe?

Answer: The World Council of Cretans is a tertiary institution of Cretans all over the globe and it consists of four federations:

- The CRETAN FEDERATION OF AUSTRALIA AND NEW ZEALAND

- The PAN-CRETAN FEDERATION OF AMERICA

-The PAN-CRETAN FEDERATION OF SOCIETIES

-The PAN-CRETAN FEDERATION OF EUROPE which embraces a large number of Cretan societies from all countries of Europe.

Through the activities of these societies, the World Council of Cretans attempts to preserve the cultural heritage of our ancestors, the democratic traditions of the Cretans and also preserve the customs of our Nation through the organization of cultural events.

We fight to preserve the History, the cultural tradition of Crete and the way this will pass not only to the younger generations but also to the communities that Cretans live and activate.

We try to cultivate an interactive exchange of ideas regarding technology and sciences through good cooperation and coordination so as to face our common problems in the best possible way. Also, we struggle for the economic development of Crete always showing respect to our heritage and the defense of Greece and Hellenism in general in any legal way when the interests are at stake.

CURRICULUM VITAE

Stavros Perdikis was born and brought up in Kentrochori in the municipality of St. Vassilios (Rethymnon-Crete) and he is the third child of Charidimos and Chrysi Perdikis. Till 1992, he lived in Herakleion and later he settled down in Brussels. Since 1993, he works as an employee of the European Union in the Council of Europe.

Since 2004, he has been elected chairman of the Cretan Association of Belgium for the fourth consecutive time by the Cretans of Belgium. He has been a member of the board of Directors of the Greek Community. He has been a member of the board of Directors of the Pan-Cretan Association of Europe and during the last elections for the new chairman and the board of directors of the World Council of Cretans the delegates elected him Vice-president of the Cretan Federation of Europe in the newly-elected Board of Directors.

*Dr. George S. Atsalakis
Professor in the School
of Polytechnics of Crete*



*Ioanna G. Atsalakis
University of Western Greece*



DEVELOPMENT now with vacation residences

This article highlights a significant comparative advantage that our country has in the field of investing in vacation residences. The field in focus constitutes a great demand for northern Europeans and Russians. In fact, Greece has been left behind compared to its competitors such as Spain, Portugal, Cyprus, Turkey etc. There-

fore, we should not miss this “opportunity of development”. In the table below, there is an analysis of annual income, expenses and profits from the development of a twenty-year scheme for the exploitation of state coastal land in order to meet future demands concerning vacation residences mainly from abroad.

A TWENTY-YEAR VACATION RESIDENCES' CONSTRUCTION SCHEME										
	1	2	3	4	5	6	7	8	9	10
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Number of Residences	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.
Sale price	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.
Sales revenue	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.
Cost of construction	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.
Net profit	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.
Accumulated profits		24 bil.	36 bil.	48 bil.	60 bil.	72 bil.	84 bil.	96 bil.	108 bil.	120 bil.
	11	12	13	14	15	16	17	18	19	20
Year	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Number of Residences	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.	100 ths.
Sale price	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.	200 ths.
Sales revenue	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.	20 bil.
Cost of construction	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.	8 bil.
Net profit	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.	12 bil.
Accumulated profits	132 bil.	144 bil.	156 bil.	168 bil.	180 bil.	192 bil.	204 bil.	216 bil.	228 bil.	240 bil.

The scheme refers to the construction of 2.000.000 vacation residences within the next twenty years 2013-2032 which will bring total revenue of 400 billion € and a net benefit for the state of approximately 240 billion €.

In an attempt to simplify the calculations, prices and sizes are estimated at regular prices. The revenues and the costs have been estimated at an average rate for houses from 70 sqm. to 150 sqm.

Features of the program

The program will have the characteristics below:

Building sites: About 100.000 houses will be constructed per year for the next twenty years on coastal lakes and other public areas of natural beauty, in the form of local traditional villages. The building and the right to use the site for 100 years will be transferred to the buyers. In this way the land will remain the property of the public and the state will not be accused of selling off public assets.

Architecture: The designs and the permits will be issued by the public sector without or little cost for it with a special urban design adjusting to the specific architecture of each area and strict adherence to the creation of traditional villages constituted of only up to two-storey houses.

Construction: The construction will be realized by companies responsible for the infrastructure of the settlements along with local construction companies which will built the houses of each area through the system of small constructions in order to boost local construction activity, as well.

Environment: The villages will be surrounded by large-scale greenery and tree planting. Photovoltaic solar energy panels will be widely used.

Financing: One way will be house selling at the stage of design and paid regularly till the completion of the construction.

Another way will be secured loans for the buyers by the banks, which will enable the buyer to have the loan along with the property transferred.

Sales: The potential buyers will be pensioners along with other interested parties from foreign countries, who wish to have a holiday residence, as well as Greeks.

The buyers will mainly come from European countries, from Russia and other Eastern countries forming a market of approximately 800.000.000 people. Surely, the 0, 25 % of them, namely 2.000.000 people will express interest in buying a holiday residence within the next twenty years.

Motives for the vacation residences' buyers:

A series of motives will have to be given to the buyers so as achieve the maximum possible number of sales, including:

A) Free pass (visa) mainly for non-European countries' citizens (Russians etc.)

B) Zero or low transfer tax to 2-3% along with a special arrangement regarding a single fixed amount for other transfer costs.

C) Low electricity cost due to the use of photovoltaic energy sources.

D) The possibility to rent the house for a specific period of time during the year especially in winter for a stable prepaid in rate income tax.

E) Special prepaid insurance card for cases of illness or hospitalization.

F) Extension of the time needed to arrange tax affairs (submission of tax returns etc) until the end of the economical year due to the fact of their non-permanent residence in Greece.

G) Since buyers do not work in Greece even though they will stay permanently (for more than 183days), they should not be considered tax residents of Greece regarding their international income.

H) They should be exempt from any sort of items of income (swimming pool, car, house, extraordinary contributions etc.)

I) they should be allowed to have their car in Greece prepaying, however, annual circulation taxes.

J) They should have improved access to the health services.

K) They should have special licenses from the Ministry of Tourism and also license for the pool for the owners of 2-3 villas.

Economic benefits:

Significant benefits will accrue for the Public sector and the Greek economy as well not only during the construction phase but also during the stay of the owners and tenants.

Regarding the Public Sector:

Apart from the amount of 400 billion Euros which will flow to Greece during the next twenty years, and the approximate 240 billion profits that the public sector will gain, there will be extra revenue on behalf of the public sector coming from transfer tax of about 12billion (400 billions X3%), circulation taxes, rental taxes, sales of health care cards etc.

Regarding the National Economy:

There will be creation of thousands of jobs during the settlements construction and many more posts for their maintenance.

Thousands of small-scale businesses will be led to development again, whatever that entails in the increase of employment and the relative increase of the tax revenue for the state. There will be stable annual inputs of more than 30.000€ per year for the house owners that are permanent residents and about 5-10.000€

for those who stay occasionally. There will additionally be benefits from the consumption of agricultural products and food as well as from the stimulation of other productive and service sectors since at least 3-4 million more tourists will arrive annually.

The development of a scheme like this can be designed now and the first house sales could be realized in 2013. There is a great deal of suitable public land to be immediately exploited (former military camps and other coastal areas etc).

The successful development of such a program presupposes that all decisions regarding its design and implementation should be taken on the basis of national interest and not of the interest of particular trade unions which operate towards the benefits of their members rather than those of the people and the National Interest.

The whole project should be implemented by a newly-established service which will operate under private economy criteria, with modern management principles and beyond the so far public sector logic that has brought our country to the brink of the precipice. The staff will be capable and properly trained, employees that are in abundance in Greece but are not exploited.

● **Nadia Valavani**
The Cretan writer

**THE WORLD NEVER CHANGES
IF WE SIMPLY STUGGLE FOR SURVIVAL ...**

“The world never changes if we simply struggle for survival...” is the message of the new book “BREAD AND ROSES”, underlined in an interview to “In-On” magazine, the Cretan writer Nadia Valavani.

She also mentioned that “All the issues revolve around the focal question whether a “civilized” society in the future could exist without a cultural revolution today. In those dark ages today, we can find ourselves behind the line of struggle that the impoverished labor workers of Lawrence Massachusetts in the clothing industry set, when they rebelled in 1911 requesting «we want bread but we also need roses”.

Question: Tell us the views and the role of the Audit Committee of Debt so as to overcome the crisis in Greece.

Answer: The Committee for the Accounting control on the Creek Government Debt was established on March 3rd 2011 through a declaration with 100 Greek and 120 international signatures. The declaration demanded the “opening” of the books of the public debt, identification of the “odious debt” (a product trade according to the German courts for instance all the contracts signed with SIEMENS or the naval submarines), as well as invoking emergency aiming at its active deletion. It was asked by any Greek government to proceed to (external) default [“declaration of default”] so as to stop mortgaging our natural resources for the benefit of our “institutional gamblers” (“financial markets”) until they accept the “haircut”. It also called the people and youth collectives to take action regarding the issue of debt. In May 2011, during an international conference in Athens the creation of ELE was established as well as in other European countries. Today, there are Committees in Ireland (a report has already been given), in Portugal, in Spain, in Belgium and will soon be established in France and Italy.

So far, the declaration has been signed by 80.000 people, half through the net and the other half in Syntagma square among the squats. Along with the Committee regarding the German

debts to Greece we highlighted the issue of “cleaning” with the huge, today, compulsory occupation loan that Germany took from Greece (!), which is “registered” in the balance sheets of the Bank of Greece without any attempt to claim it. We were the first to introduce the international term “haircut” in the Greek vocabulary, while through the documentary “Debtocracy” 2.500.000 Greeks realized the recent international experience regarding default and debt write-off.

Moreover, recently the Mass Media mocked our representatives with “arguments” of this kind: In case of a default, neither salaries nor pensions will be paid. Or: “Haircut” can be implemented only in South American countries. However, this systematic kind of lie has a short life. Due to the disastrous policy of the Memorandum and the Medium Term (which in fact, sells off all the Greek public assets, apart from the “antiquities”) a mandatory “primary surplus” was imposed since 2012 - in other words, salaries and pensions are not covered by loaning: In case the money from the national Budget is not enough, there will be a constant “haircut” in the salaries and pensions... The Greek public debt reached 118% in 2009, and it is scheduled to become 120% in ...2020: First, it will reach its peak and then there will be a “voluntarily” haircut at 50% concerning the banks and the insurance funds (the latter are not exempt, as opposed to the reality in the «haircuts» in the south American countries that were caused by the national governments ...). However, just before this extremely dubious “negotiation” with the banks, the International Monetary Fund already declares that this is not enough, while the scenario of a “haircut” up to 80% with the activation of the CDS appears for the first time (we act as guinea pigs so as conclusions are drawn for the function of the global financial system) – namely for an “official” default in or out the Euro zone ...

Question: Tell us your suggestions for the present situation and for the economic crisis of the country.

Answer: The people should get the situation in their hands, through the creation of a social and political front, not involved in Memoranda, new loans and “Greek” governments-representatives of the bankers. We should declare default alleging the - recognized by the UN - “state of emergency need”: The priority is the survival of the people of a country against its “obligations” towards its lenders.

This has to be accompanied with the nationalization of the Greek banks and large strategic companies (literally redeemed through “help packets”), guarantee of the bank deposits with a parallel “seisachtheia” of the internal debts, as well as the exercise of a financial, fiscal, and developmental policy towards a radically different direction: Enough is enough for a policy that threw in the street 1.000.000 people devastating the life of many million people and the country itself. There should be a reverse situation of the current relay from those in the “bottom” to those in the “top” along with those that are “out”.

We need a friendly kind of development for the laborer and the environment, supporting the real cooperative and small and medium entrepreneurship in fields that Greece can have comparative benefits: Agriculture, Tourism, Shipping, Energy, Ores, Mineral Wealth, light industry and services. These are the very fields that the big German businesses ask a “special wage and financial status”, in order to import from Greece with wages that exist in Bulgaria and tax-free - calling them “Greek exports”.

Question: What messages are conveyed in your new book?

Answer: As opposed to what is implied by a first look, a book that deals with “art issues and politics”, such as “BREAD AND ROSES”, which was published by “Taxideftis” Publications, does not constitute a luxury. The book addresses to an audience of “artists of the act”: people that think and struggle, mixing topics that either were first set by Brecht or Rose Luxembourge or the Russian artistic Avant -Garde in October or even the relation of the Left Wing with the Art, modernity or postmodernism today.

All the issues revolve around the focal question whether there could be a “civilized” society in the future without a cultural revolution today. In those dark ages today, we can find ourselves behind the line of struggle that the impoverished labor workers of Lawrence Massachusetts in the clothing industry set, when they rebelled in 1911 requesting “we want bread but we also need roses”. Because the world never changes when struggling for mere survival...Curriculum Vitae

Nadia Valavani is an economist, writer and researcher of the work of Brecht. She was born in Herakleion in 1954. Her rich work involves a novel entitled “The Vespers guests” (Dolphin, 1996, Stachi, 1999), three poetry collections (the last one is “The Great Era”, 2009), “The necessary war” (Stachi, 1999), an album about the war in Yugoslavia and a collection of texts entitled “Bread and Roses” - “Art and political issues” (Taxideftis, 2011). She has designed the international version of Bertolt Brecht - Critical approaches (Polytropon, 2004) as well four performances of speech and music. Her articles and texts are published in daily newspapers along with the newspapers of the left wing as well as in scientific and art magazines.



The Cretan Dairy Products have a dynamic presence

“Our company has developed a sales network all over Greece while it cooperates with big food chains” underlined to “In-On” magazine, the chairman of the dairy products company “MANOURAS FARMS S.A”, Mr. Ioannis Manouras.

Question: Tell us about the commercial spots not only in Crete but also out of Crete where the company’s products are sold.

Answer: Our business is activated in the market of Crete, however the bulk of transactions are realized in the prefectures of Herakleion and Lasithi.

There are also business transactions with companies in the Cycladic islands and the Dodecanese islands. Our dairy products are sold in selective stores in Attica and Thessaloniki, while there are collaborations with food chains (supermarkets) such as Carrefour-Marinopoulos, S/M Chalkiadakis-Veropoulos etc. At the time being, our company does not export its products.

Regarding the produced feed, an amount of 60-65% of the production goes to the livestock breeders that cooperate with the company while the rest is available in the free market.

Our enterprise is the largest that activates in the widest district of the municipality of Arkalochori, collaborating with over than 150 livestock breeders ensuring, therefore through this cooperation not only in the field of milk but also in the field of meat, a permanent average income that exceeds 9.000 Euros per year for each breeder.

Apart from the founders and shareholders, the company employs about 20 staff members, coming from the area of the municipality of Arkalochori, where the company is located.

Question: Tell us about the company’s progress so far

Answer: The Company in its present legal form was established in 2000, aiming in the production, processing and packaging agricultural, livestock and meat products.

The founders and shareholders of the company are the six out of the seven brothers, sons of George Manouras, namely: Ioannis Manouras, Chairman. & CEO with a shareholding of 20% in the share capital, Vassilios Manouras with a shareholding of 16%, Menelaos Manouras with a shareholding of 16%, Michael Manouras, vice-president in the Board of Directors with a shareholding of 16%, Aristeidis Manouras with a shareholding of 16%, Stephanos Manouras with a shareholding of 16% and member of the Board of Directors and also the seventh and youngest member of the family, Maria Manoura.

In 1996 the first four of the shareholders established a company with the brand name “MANOURAS BROS Co.”, aiming in the production, processing & trading dairy products. The

development of this company is the existing Societe Anonyme. The shareholders of the company are perfectly aware of the field since they are actively involved for more than 15 years. However, it has to be noted that the family’s involvement with livestock breeding dates back 1950s, when Georgios Manouras the shareholders’ father was systematically engaged in animal breeding, having more than 1000 sheep and goats.

Today the company’s assets are:

- A creamery with the potential to process 3000 tons of milk per year, used to produce Cretan PDO Gruyere, kefalotiri cheese, cream cheese, anthotyro light cheese, traditional yoghurt etc.

- A factory that produces raw feed, with the potential to produce annually 10.000 tons of complete mixtures that cater for the nutritional needs of all productive animals.

- A unit with half-stabled sheep and goats that can breed 3000 sheep, with an approximate annual production of 250 tons of sheep milk as well as meat.

The whole milk produce of the unit we referred before is available in the company’s creamery.

- A butcher shop in Arkalochori.

- A slaughterhouse in Neapoli.

- A store that sells dairy products in Kornaros square.

- A second store that sells dairy products in Pateles- Herakleion.

CURRICULUM VITAE

Ioannis Manouras the chairman of the company was born in 1973. He comes from Anogeia in Rethymnon. He was brought up in Kastelliana in the municipality of Arkalochori as a member of family with many children.

He has graduated from the British “University of Central Lancashire” having studied Business Administration and Marketing.

In 1991, in cooperation with his family, he modernized the family business of dairy products laying the foundations for further development. At the same time, he gets involved in the business field and creates the first store of Meat and Dairy products in Arkalochori.

His will to contribute to the development of an area exclusively dependable on the sensitive primary sector but most importantly his will to contribute to the promotion of the products of the primary sector, especially regarding sheep and goats in the Greek market have led him in the establishment of the best-known firm now Manouras Farms S.A.

Since 1993, he has been a member of the local organization of New Democracy political party in Arkalochori. In 2004, his



willingness to offer urged him to get involved in politics and he was selected as a New Democracy political party candidate member of the Parliament in the prefecture of Herakleion. The citizens of the prefecture appreciating his honesty and dignity not only during his political campaign but also during his business career honored him with their confidence. He received 9.350 votes signposting a promising result for a new politician. In 2006, he established the association entitled “BLOOD BANK OF THE BUSSINESS GROUP MANOURAS FARMS S.A” where as the head of this attempt promotes voluntary blood donation in the whole area in order to help people at risk

due to lack of blood.

In the summer of 2007, in collaboration with eminent scientists, businesspeople and personalities from Crete, he took the initiative to found an association in order to promote the idea of organ donation entitled “VOLUNTEER OF LIFE”. The main aim of the Association in focus was the cultivation of the idea of organ donation as well as the promotion of voluntary blood donation, not only in business but also in personal level. From 2007 till 2009, he was engaged in the company “Manouras Farms S.A” and from 2010 till today he remains the chairman of this company.

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