

*Unfuck
Our
Future*

*The Sunset of the First
Great American
Experiment*

By

Derek Joe Tennant



"You are here because you know something. You don't know what it is, but you can feel it. Something is wrong with the world."

Morpheus, *The Matrix*

For my granddaughters, especially

Panjarat (Thailand)

and Dana (America)

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As you may deduce from the above, my joy derives from the act of creation. I write to inspire you, to move your heart, and hopefully to amuse you all the while. We live in a sea of energy and consciousness. This energy is like water: its best work is when it is moving, vibrant and cleansing, alive with possibility. When it is trapped, captured, unable to flow it becomes stagnant and even toxic, a breeding site for disease. I best serve when I allow energy to flow through me, when I am but a channel for consciousness to evolve. Moving my energy into the Universe allows room for energy to flow into me, nourishing and supporting me.

I hope you are grateful for what I have created, that it has moved you in some way. You can thank me for my work in several ways:

- bringing it into the awareness of others spreads the energy
- using any inspiration to take your own action or to embellish this work before passing it along feeds the flow
- or if you are so moved, showing your appreciation by passing some of your energy in the form of money back to me via my website also continues the flow that nourishes everyone.

I welcome your comments and/or questions. Contact me at derek@derekjoetennant.net

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Words

*T*hank you for getting past the obscenity in the title of this book. It is there for two very particular reasons: I ask friends what they think about the future of our planet and they often respond, “We’re fucked.” In “*Unfuck Our Future*”, I am suggesting we do something that will alter that outcome. My point is not to tell you that things are hopelessly “fucked”, but to provide the framework and information so that you can form your own perspectives and ideas on the information I am presenting, and to begin a dialogue about the issues. For me the key goal is to plant the seeds, whether they are intellectual or infrastructural, and to acknowledge that the unfolding of history, or whatever term you like for the increasingly fast and complex events we are immersed in, will do the fertilizing. Warning: the fertilizer that hits the fan will not be evenly distributed.

But more importantly, our language, like everything and everyone in our Universe, is evolving. The meanings of words change over time; think about these for instance:

- Clean energy
- Organic
- Natural
- Communal
- Security
- Patriot
- Human
- Sacred

Not only has the literal meaning of these words changed in recent years, but some of them have picked up a

heavy load of emotional charge; *communal*, for instance, is dangerously close to *communist*, and few Americans can say that word without feeling fear, anger, or both. In another instance, the word *competition* originally meant “to strive together”. Today it is all about separation and individuality, “I win, you lose”, and not about cooperation. It leaves us with a sense of victimhood, not a sense of mastery. Words also suffer from what George Orwell termed “*newspeak*”: you steal a word and redefine it, at first confusing, but ultimately co-opting, the general population. A good example of newspeak is *national security*, as it is hardly national in scope, and all efforts under this title in our military, economic, and foreign policies since the words became corrupted have failed to make us more secure. If we are to have the discussions that are needed, at a personal and a global level, to work our way out of the morass of dysfunction that defines the 21st century so far, we need to dissect the meaning in our words carefully, even as we develop new meanings and words to convey our dreams and expectations.

We lack a language to articulate our unfreedom. “War on terror” implies that our current response, using unmanned drones and cluster bombs to facilitate a 90% collateral damage rate is not terror when viewed from the ground¹. “Freedom” implies that we retain our Constitutional protections of free speech, right to assemble, and a speedy trial of our peers. “Democracy” is taken to mean that one citizen, one vote, is the law of the land. Yet we increasingly see how global corporations manipulate the political and election processes, to such an extent that even if “your”

¹¹ There have been at least 330 drone strikes *that we know of* in just Pakistan, with over 3,000 casualties, at least a third of whom were just going to weddings or funerals.

candidate wins, he or she is beholden not to you or your neighbors, but the source of the funding that fostered their successful campaign: the corporations.

“Capitalism” is taught to us as the system of free markets, supply and demand, and the premier engine of societal growth in use today. These are all words that have morphed into something different. Richard Duncan writes that we no longer have capitalism, we now have “creditism”, a belief in credit, not capital. How do words help us define our world? In the end, we need to ask, “What brings true security?” Isn’t that the only question that matters?

Communication is vital: we share our world with others via sensations, actions, and art; but what is happening inside our minds we can only speak about. Usually our speech is inadequate to the task; describe *red*, for instance. We all need to work on becoming more precise in our speech, and aware that what we say can, and often does, hurt others².

Let us not forget what it was like to be young and curious and in a constant state of awe. As we increased our vocabulary, new words had a tangible effect on us, just as new vistas and new views and new ways of organization. But language is not just for communicating, it’s also for protection. We can hide meaning in our words, and we can avoid pain by using words as decoys or substitutes. We use words to protect culture, family, and traditions. Language conceals, as well as reveals. Can we ask, “Why must we protect ourselves? Of what are we afraid?”

Beliefs come first, and explanations come later as we try to make the world fit our beliefs. We use words to

²²² Read “Taking the War Out of Our Words” by Sharon Strand Ellison for tips

convey our beliefs; often there is a difference between what we believe they mean, and what they mean to others. This is the source of much of our miscommunication. Beliefs are destiny: our subconscious filters the overwhelming stream of incoming data from the outside world and presents our conscious mind with only the information that fits what we expect to see in the world around us. It becomes a self-fulfilling prophecy as we find proof that we are right in information that tells a different story to someone with different beliefs. Our beliefs even shape our biology, in very meaningful and unseen ways. We tend to imagine that science has given us all the answers. But science today still can't explain gravity, or how particles can be *entangled* and able to instantly, regardless of distance, pass information back and forth. If I am hit by a bus, of course I want to end up in the local emergency room. But modern medicine has yet to answer why placebos work, or why we suffer from increasing rates of cancer, or even how much radiation exposure is safe. This implies not only that our world is complex and not easily placed into a model that gives reliable predictions of future behavior, but also that there may be some connection between our minds and our bodies that we have yet to understand. How can we harness the power of our mind to heal our bodies and our planet? This is one of the prime questions of our time.

There is another aspect of words we should touch on before we get into the meat of the text. And that regards scale: the difference between the words million, billion, and trillion. Begin counting seconds, and after 11.8 days you have counted one million. Do that 1,000 times and you have counted one billion seconds, more than 31 years later. Do *that* 1,000 times, and you have counted one trillion seconds, more than 31,000 years later, or

Introduction

Happiness is not perfect until it [is] shared
(I saw this bumper sticker on a truck in Thailand, July 2012)

“The point is, we are running out of planet. We’ve changed the chemistry of the atmosphere to a point where the oceans are turning too acidic for coral and shellfish to grow. There are giant patches of floating plastic in mid-ocean which, as it degrades, is poisoning the entire oceanic food chain. We’ve already consumed all the high-grade, concentrated mineral ores and fossil fuel reserves, are now reduced to crushing tons of rock to get at the little bit that’s left and exploiting marginal energy resources like tar sands, shale oil and gas and dirty brown coal³. And if we keep going this way, then we will all surely [share] a horrible, suffocating, hot, toxic death.” Dmitry Orlov

We 15 volunteers arrived at 8 am sharp, about 10 minutes before the homeowner. This home had been flooded 3 months earlier by Katrina’s 25-foot storm surge. The glass in the front room windows that overlooked the Back Bay had not survived the water’s onslaught, and the moldy smell of rotted carpet wafted against our faces as we huddled together in small groups on the muddy front lawn, softly chatting in the

³ There are four basic grades of coal. We’ve completely used the best grade (it’s all gone), have only about 20% of the second-best left, get about 50% of our current usage from the third-best type, and now 20% of our usage comes the worst brown coal (it takes the most coal per unit of energy, and pollutes the most).

early heat of the day. The upside-down love seat leaning against the front door was proof no one had entered the home since the night the hurricane passed by.

An SUV, windows darkened against the sun, pulled into the driveway and stopped. We couldn't tell why it took several minutes for the driver to emerge, but when she did it was clear she didn't want to be here. Her reddened eyes couldn't bear to look at the house; her steps towards the garage door were small, hesitant. She walked on the balls of her feet, as if ready to spring away at the first sign of danger.

We were unnerved, having come to remove her life's possessions as refuse: garbage to be hauled away as unceremoniously as the food that rotted in the flooded, unpowered refrigerator ("Please, whatever you do," said one volunteer with experience in these matters, "don't open that thing! The stink will knock us all down!"). Wedding picture, moldy; foot locker, still full of water; her child's stuffed animals a soggy, muddy testament to Nature's reach. Everything joined soggy drywall and carpet in an ever-growing mountain along the curb in front of the house.

Near noon she began to share that awful night; the howling wind, the moment the first sounds of water entering the house reached her ears as she huddled with her daughter in the bathtub, the mad and impossible crawl through the backyard, fighting off branches and shingles and pieces of 2X4 lumber hurled by the wind, over the one fence still standing strong against the onslaught, and finally into the neighbor's home 3 doors further up the hill.

By late afternoon, with the drywall gone and debris stretching like a sand dune along the sidewalk, *hope* began to dawn. A new beginning took shape in her

mind's eye; she could begin to plan, to dream of what would replace what had been lost. She became animated, not just in thanking us, but in brainstorming what she would rebuild: "I'll take out this wall... I'll extend the bar into this area... I'll paint this room beige..." For the first time in 87 days, she came to sense that a future existed for her here in Biloxi. Her sense of belonging restored, she knew she would be strong enough to see this through.

Seeing her relief was priceless.

This is the recurring theme of this book: the real healing that will happen following any disaster comes from neighbor helping neighbor. Be it a disaster of climate weirding, political or geological earthquake, financial or nuclear meltdown, money isn't what heals the most critical injury: recovering hope is a handmade remedy, one that passes from heart to heart.

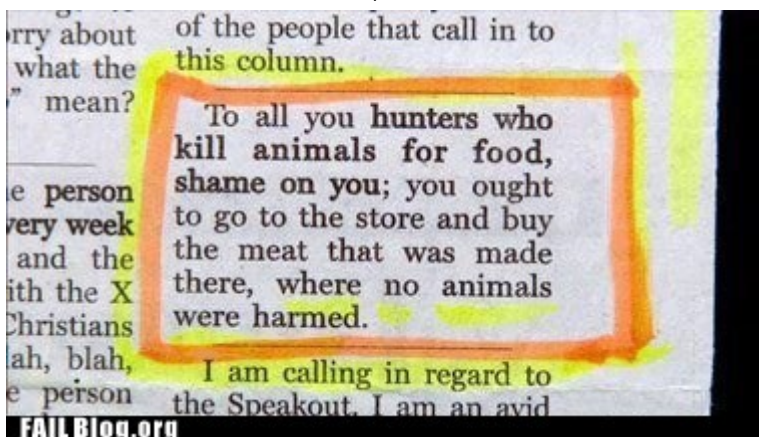
What we need now is a fundamental rethinking of economics in general, and capitalism in particular, with its desire to become a value-neutral "science" that controls everything. Despite the economic crisis of 2008, and the specter of an even-greater collapse impending, we hold many assumptions that ensure dysfunction and that we have yet to challenge. Deep questions that bear scrutiny include, "What role should markets play in family life, in social programs, in how we provide health care and education? What are the limits to growth, and can this system function during any prolonged contraction? How do we value (and therefore price under the capitalist model) freedom, democracy, or love?"

It should be no surprise that we have difficulty finding happiness today. Rather than living in the present, we spend our lives either rehashing the past, suffering from the loss of people or things we once cherished, or anticipating future rewards, the value of which depends upon an economy that is detached from reality, yet attempting to place a monetary value upon every aspect of life. As we lose sight of intrinsic value, we struggle to value life itself. If you are like most of us, you find it difficult to embed your core values into this economic system. You want to save the whales, but feel powerless to bring that about. You want to live sustainably, but your choices in transportation are severely limited. In a world comprised mostly of gasoline-powered vehicles and poor or non-existent mass transit, we even find it unimaginable that we might construct a way of living that doesn't require us to travel further than we can walk.

As just one example, let's investigate our relationship with food. In order to live, we must eat things that used to be alive. How bizarre, then, that food has become something that must be *cheap*. This belief that life must be cheap, of course, arises from how we acquire the food we eat today. Using oil-derived fertilizers and herbicides, we temporarily boost the productivity of land even as we destroy the natural goodness and nutrition that the land used to provide. These chemicals even destroy the very microbes that maintain the vitality of the soil itself. This jump towards abundance, accomplished typically using monocultures, scale, and machinery rather than diversity, locality, and caring labor, has allowed our global population to skyrocket. I was born while there were fewer than 3 billion people alive; today we count more than 7 billion humans. This jump in productivity also provides for inexpensive food on one

hand and the development of *food products*, items of questionable nutritional value like soda and chips, on the other. Since products need not contain calories, nutrition, or even the hint of real food, it is easy to keep them low-priced and thus attractive to consumers with little income. Today's younger generations have little concept of where true food comes from; they've not even placed their hands into dirt in most cases.⁴ Some elementary schools here in California even have programs where farmers bring actual vegetables into the classroom so that kids who have only ever eaten restaurant meals can see what real, raw food looks and tastes like. Being oblivious to life's realities: where food comes from, what is required to provide it either from the moral point of view (the raising of animals in unhealthy conditions, and the process by which animals are slaughtered and converted into the packaged meat we can buy at the supermarket) or the practical point of view (today we eat oil, not soil), has meant we no longer

4



Some of us are shamefully ignorant.

value life as an intrinsic value to be protected. This moral failing is at the heart of our dysfunction.

Here's what's going on: we're locked in a battle to save our hearts and souls. There is nothing more important right now than waking up to what is happening, why it is happening, and what we can do to change it. Once we have done that, the rest is easy. Once we see that the "world" we inhabit is an arbitrary agreement that has loopholes that are being manipulated by some, we can change our world and take back the power we have ceded. Our rage and fear are too often turned into hate, driven by propaganda compliments of the corporate media. Notice how easy it was to make an unarmed teenager look, in the days following his harrowing death, like he needed to be killed by an adult who was twice his weight and carrying a gun⁵. We know what to do, deep inside our heart of hearts. Our problem today is that we are so distracted and medicated and enslaved to concepts like consumerism and Prozac and patriotism that we don't hear the small voice inside telling us to take the righteous path, to do the ethical thing even if it is more expensive for *me*, because love is about caring for another like I care for myself, and **love is all**.

If you ask me about *Peak Civilization*, I don't believe it will all be fine. And if fine means more of the same only bigger, then I don't even want it all to be fine. I forgive myself for not having a detailed and perfect plan for solving the world's issues. You should do the same. But this forgiveness only makes it easier to act; it doesn't absolve us of our responsibility *to* act. Change happens because the people go into the streets and obstruct business-as-usual, making the existing power structures

⁵ Trayvon Martin

untenable, not because some leader is elected and restructures power because that was a campaign promise he or she had made. Yet we all enjoy the fruits of the capitalist system, and most of us don't care to look under the hood to see how this engine of economy operates. This coping mechanism, keeping our head in the sand, is taking us past tipping points, changes in levels and stages that are irreversible, without our notice. We deem poverty an issue, as if making everyone rich is the answer. We fail to understand that the goal should be *enough for everyone of that which matters most*, not the ability to buy all the Cheetos and sodas one has been conditioned to "want".

Zen Gardner writes,

"As young children we have this abandon as we experience this incredible place and all its feelings, sights, and sounds. We screech with delight, sing made up songs, swing our [bodies] wildly... we just express! Then what happens? We start to conform to what we are seeing, as well as what we are being told. We become regimented and are herded into classrooms and categories. We are... handed this fundamental doctrine of insecurity where fear and scarcity become our main drivers. Your purpose in life now is to "fit in and get a job" so you won't run out of money or food."

It doesn't have to be this way; some of us retain the child-like wonder and awe and refuse (at least as much as we can within the crushing juggernaut of modern living) to go quietly. *Children value experience more than safety*. It is only when we reverse that notion and value safety more than experience, that we subsume our own inner wisdom and become slaves to a dominant system built around capital and *its* needs.

Increasingly, we measure our lives in terms of acceptance rather than integrity, truth, or selfless love. We are taught that integrity is not the most important thing in life, rather that being obedient is. My Thai granddaughter came home from school as I am writing this section, in tears. It seems that her teacher had stepped out of the room for several minutes, and the class became unruly. She knew that it would not be appreciated, all the laughter and loud voices and play in the aisles, so she took out a blank paper and began to draw a picture (at eight years old, she loves to draw). When the teacher returned, extremely upset by the rowdy class, she proceeded to rap the knuckles of each student with a ruler as punishment. Coming to my granddaughter's desk, my granddaughter protested that she had been quiet and did not deserve to be punished. The teacher rapped her knuckles anyway, "for lying", then again for being rowdy. My granddaughter couldn't understand why she was punished twice, both times for something she did not do. While not an American story, I know you can think of a time (or two!) when you were taught a deep lesson about obedience; and it probably flew in the face of integrity. Now that we have grown up, we are actively discouraged from acting out of our conscience by a constant bombardment of propaganda from media, employers, and even friends and family who have become missionaries of the dominant culture. We see no alternative, and we acquiesce. We squelch that small inner voice, we bite our tongue, we look the other way, we distract ourselves so that we don't have to feel how much this all hurts. And the alternative, waking up and speaking up, is a formidable challenge. It means dying to everything we have been taught, turning our back on what appears to be the only system in place that lets us eat and stay warm. It means rejecting the

image we have carefully constructed, often from lies and vain desires and stories we make up to make us look better than we feel deep inside our hearts. That is a scary prospect; few take it on willingly.

Once we make the choice, however, and begin to look around, we see a myriad of folks in various stages of waking up. **This is the human condition: to want to live in the world our hearts know is possible, but to not know how to get there.** *Unfuck Our Future* is about awakening to our condition, and finding that new world.

What country did you grow up in? The one where torture and assassination were illegal and the dictators that used these methods were people that we actively tried to bring down? Or one where unmanned drones kill children, including our own American citizens under the age of 18 by presidential order? Or one where we so fear allowing a person into court, where they might speak out against the government, that we accept the need to hold them indefinitely without legal counsel or trial? Perhaps a better question would be, which of these countries would you *choose* to live in now?

Capitalism commodifies humans and nature by taking goods and services that used to be shared, or free, or held in respect of the common welfare, or given out of love for another human being, and turning them into products that must be paid for. And because this system creates money through the vehicle of debt, any person wishing to have money to partake of these goods and services must acquiesce to at least some amount of debt, either individually or collectively. When we say 90% of the big fish are gone from the oceans and it might be more expensive to buy fish in the future, we are saying that commodifying life is acceptable. When we are able to say that 200 species go extinct each day without remorse or action, we are saying that extinction

is acceptable, even if as humans we eventually must lose, too.

Modern civilization revolves around the idea we're supposed to "get" something during our life. Our religions tell us we need to *get* saved, so that we will *get* the best afterlife. Our parents exhort us to *get* an education. Our economic system mandates that we *get* a job so we can *get* money in order to *get* the things we need to survive. Our social structures teach us how to *get* love and approval from others, especially our parents, children, friends, and intimate partners. The bulk of Western medicine is designed to *get* us back to healthy from a place of disease. The press encourages us to *get* rich and/or *get* famous—if necessary through acts of infamy. Our judicial systems, both criminal and civil, support us in the quest to *get* even with others. Our political systems are all about *getting* and holding power, and ensuring that we *get* our fair share from government programs. Even new age spiritualism, which many have been turning to in search of a new way of being, urges us to *get* enlightened. This focus on getting has fostered within us a deep-seated feeling of lack. That nagging fear we don't have enough, that we need just a little bit more to be happy, is very real for most people.

The crux of our problem is our relationship with the natural world and our desire to have the tech toys and amenities is so dysfunctional. We can't "fix" climate change; we have to change our lifestyle, radically. What have you actually done lately to lower your use of fossil fuels? Or to end your dependence upon the toxic manufacturing processes used for plastic and electronics and automobiles? We all want to save the forests, but do we have a truly visceral understanding of the issue? Do we know what it ultimately means to lose

the forest? Obviously we are so disconnected from nature that we haven't a clue really, and know even less about what to do. And if saving the forest means giving up health care, or my new smartphone, well, that's a trade I am loath to make. Until it begins to impact my life in a meaningful way, I can't even see that there is a problem, in most cases. There are rising numbers of people who are hungry and/or homeless, even in your neighborhood. But until that prospect stares you in the face, it is human nature to not want to acknowledge the degradation of one's own culture. We will continue to commute to work until we can't afford to do it anymore. We will continue to buy cheap goods made on another continent until we can't anymore, and then we will figure out something else to do to eat.

So are we facing a collapse? Indications point that way. Will we be able to avert collapse by instituting some new system that values relationship over consumption? Most likely, no. Again with words, collapse is typically understood to mean a catastrophic event at a particular time: "on 27 September, 2013, the economy collapsed..." when in reality, collapse is something that happens over a long period of time.



The most likely scenario has us individually making a decision that we will no longer participate in the game of capitalism, and forsaking those bits that it provides us. Will enough people come to this conclusion, and take this action? Since you are reading this book, I hope we will prevail. But we can't rely upon hope; we have to act. How can we build more relationship, and less consumption, into our lives each and every day? It's a long journey, to build resiliency and a new way of life; there will be bumps in the path, wrong turns of course. But if we truly develop sustaining relationships, we will be there for each other along the way. That is, after all, what this is all about.

But we can't withdraw completely; we will still need food, and power, and the changes in the environment that provide both of these essentials. The movement so

far has reduced all of these questions about how to live, how not to live, and relationships with nature and each other, and the scale at which we consume and modify nature, to a simple catalyst: technology. “If we can just use renewable energy, put up more wind turbines, shut down nuclear power, grow food hydroponically, put up parasols in orbit to reflect some sunlight...”; all of these ideas just get us off the hook so that we don’t have to own how our own consciousness is shaping the dysfunction. The changes in technology are just *different*, not a solution. We’d still commodify nature and each other, mine minerals, pollute and drive needlessly about, just using different stuff. The point is not to find economic growth and jobs without the carbon. Rather it is to find a way of life that doesn’t depend on work and despoiling the environment in order to feed our appetite for distraction from what is truly important.

And we can’t focus on climate change, or saving the whales, or the plastic gyre in the Pacific, or the old growth forests and have any success if we don’t also look into the foundation of the system: capitalism and violence. The way we transact business has everything to do with who pollutes and where and why, with who is subjugated and for how long. Bandaging the ecosystems around us will only prolong, at best, the ultimate collapse brought about by money and our highly evolved way of making and using it. Violence founded this culture and permeates America more than any other industrialized country. In general today, those who commit violence repeatedly have never felt accepted, loved for who they are. It is the desperation they feel that leads them to violence, not poverty or ignorance or dogma. These are often used in order to blame the person’s conditions, and not their poor relationships, when violence erupts. Society accepts

violence as an acceptable solution to nearly any problem.

I also know that as soon as my needs are met, I get the most joy from helping others. And all we really *need* is access to resources, not a supply of money. How can we use this information to change our economic system and our culture of violence? These two concepts, capitalism and violence, come together in our government. We look to the state for regulations and laws to prevent pollution, to uphold our rights as human beings, to codify our intrinsic desire and enable citizens to help one another in times of great need. Yet money has permeated our political system, and the system has come to rely upon violence to enforce money's mandate. The state needs growth just as much as the economy does. We can't continue to look for alternative sources of energy, all of which (that we know about today) carry different but still very problematic issues, and expect to solve our environmental or societal issues. We have to question the very need for growth, and discover ways we can meet our fundamental needs as humans without growth. Admitting you have a problem is the first step towards finding a solution; are you ready to admit these problems exist? How can we begin to see, like a fish needing to notice the water in which it swims, how much money and violence permeates our lives? Why are we able to talk about humanity's extinction from climate change, but not the end of capitalism?

And running through many debates among people who care about our future is this conundrum: does the answer lie in action in the world, forcing the system to overcome its inertia and change course, so that these problems will finally be addressed? Or rather, do I need only work on myself, my psyche and my conscious

mind, and make the changes in my lifestyle that I hope will make a difference? In other words, do I seek my own spiritual enlightenment in order to be a beacon for others, while buying a hybrid car to lessen my carbon footprint and ensuring that every bit of my recyclable waste is picked up by the proper city workers, or do I have to get up from my chair, move away from my keyboard, and actually hold a sign on a street corner that shows how much I understand what is wrong in this society today or volunteer at a soup kitchen to show how much I care?

Please join the dialog, with your family and friends, coworkers, and even strangers you meet on the bus. The challenge here is to debate and to question everything we read or hear, not to just accept it blindly. But we also are challenged to think beyond our comfort zone, and to admit when we may have been using faulty logic or magical thinking or responding from habit. Let's move the debate off the pages of this book and into our communities.

Invitation

*“How can one reconcile the demands of freedom and discipline in education? Countless mothers and teachers, in fact, do it, but no one can write down a solution. They do it by bringing into the situation a force that belongs to a higher level where opposites are transcended – the power of love.” E. F. Schumacher, *Small is Beautiful**

“It is complicated to sort out your needs from your wants given all the commercial signals bombarding our senses. It is even more complicated to find a way to provide for these needs without becoming a slave to wage labor.” Dmitry Orlov

We live in a time of great dichotomy: some among us say that we must focus our efforts and energies to change the outer world, the infrastructure and machinations that appear to be dragging humanity towards the cliff of extinction. Others say that external action will never overcome the inertia inherent in the system; instead we need a shift of consciousness in order to manifest a different reality in which these problems can be easily solved. Do we work on our minds, or in our fields?

In *Unfuck Our Future* I ask that you consider joining an evolution of consciousness. It requires that you practice holding multiple, opposing concepts in mind at once. It asks that you recognize fear and the myriad ways it holds you back, and then that you find ways to move past that fear and into the light of love. It is only when

we understand that every perspective has a kernel of truth, and that no perspective has all of the truth, that we can begin to reconcile the differences that threaten to tear our planetary ecosystem to shreds. Fear holds our awareness upon a narrowly focused and often imaginary future that we suspect will bring us pain. It leaves us transfixed and immobile, unable to determine a safe path away from the problem, or running panicked and unthinking into an unknown future. Neither alternative is able to alter the outcome in any meaningful, sustainable way.

You can name dozens of ways in which the system is broken. I will touch on a few in this book; especially capitalism as it is manifesting in America today (2012). But despite this deep knowing, a feeling you can't seem to shake, that there is corruption and decay and injustice throughout our modern world, it is very difficult for anyone to contemplate the only solution that has a chance of working: wholesale restructuring of the way we do business in the world. As long as we still have a paycheck coming in, there is still food on the shelves at the local market, and the power is on so that I can recharge my many electronic gadgets, it is difficult to see the looming crisis as relevant to *my* life. And yet, as has often been said, if we fail to remember history we will be doomed to repeat it. Others before us have seen their world destroyed, and yet they have survived. Indeed, it is our ability to adapt to extreme environments that allowed humans to populate the Earth to such an extent that we are running into peak resource issues. Apache Indians, to pick just one example, had a choice as the westward expansion began to push them from their native lands. Those that adapted from village to nomadic life lived. Those who stayed in their villages, died. It wasn't until the government began to give them

cows as reparations that they again settled into villages and again, were decimated as a race.

Public trust in institutions (church, government, military, safety net, economic system) is at all-time low, and for good reason. This leads us to question what happened, and how we can get back on the road of ethical and compassionate behavior. Systems that oppress, oppress in equal measure: the top is corrupted as much as the bottom is dehumanized. The 100% have issues, not just the 99%. The 1% suffers from addiction, abuse, fear and corruption just as the rest of us. They are only playing by the rules as they were taught; it is only chance, luck, or foresight that placed them on 'that' side of this imaginary divide. But when everyone, workers and capitalists, play by the rules and we end up with this much dysfunction and inequality, that is a sure sign that the system must be replaced. It is not just that the safety net has been fraying for decades; it's the idea that we need a safety net in the first place. It's not just the criminalization of the poor and people of color; it's that the impact of the system has spread until now it can no longer be ignored or denied by the majority, they are coming after the middle and even upper class. And if you are in the top 5%, you still look enviously at the top 1%.

The response from Candidate Romney about his tenure at Bain Capital and the nature of its business is easy, but not politically popular: Bain invested in companies that added jobs, and in companies that cut jobs and outsourced many overseas. It invested in companies that it closed and fired a lot of people. It invested in companies that made money by claiming tax deductions and credits. The whole and only point of private equity firms is to make money by buying a business and wringing every last cent out of it. Generally

previous management was unable to return sufficient profits to the shareholders while operating the business, so the private equity firms set about dismantling the business, taking immediate profits where they can, run up as much debt as possible sell off the physical plant and then run off with the money. That's what they do. Do not criticize them. Their object is not to create jobs, it is to create profits, as large and as fast and as tax free as possible. But if you are disturbed by any of this, then you are disturbed by modern capitalism. The key here is not that Romney did anything "wrong"; he only did what the rules of the system allowed, or that this manifestation of the system failed to prevent. In his place, any reasonable person would have made similar decisions, *for the most part*.

People around the world are awakening to the fact that there is nothing to fear; that the hatred that has been fomented is only meant to control, to subvert the rule of law, and to drive profits. There is no need for a global war on anything other than poverty. Why are the police tasked with protecting Bank of America; what does BofA have to fear from people speaking out, exercising free speech, about the bank paying no taxes? How can we articulate the ultimate idea: that no matter who or where we are, that no matter what we believe or who we love, we have rights, human rights, to be free to speak and to act from our love of our family and our community.

Humanity marches on. You can fight it, or you can fight for it; when we say 'revolution', we say it with love. Higher and faster growth just means a farther and faster fall. We have used 50% of all of the oil we have ever used in just the *last 22 years*. Even if we can double our supply, we can only extend our use of oil by 10%. Scarcity drives up prices; higher prices for any resource

generate greater profits for those who control it, but if the economy collapses, profits will fall to zero. And higher prices for resources mean less money available to pay wages. This ripples through the rest of the economy as disposable income declines, leading to contraction throughout every sector. Higher prices for oil also mean less profit, and that less capital is created in each transaction. Less capital means less money is collected in taxes and less money is available for investment, in infrastructure building and repair, or as loans to start new businesses or to fund research and development of new technologies.



Our choice today seems to narrow down to two options: do we protect the status quo, or disrupt and reinvent the system? The Occupy Wall Street movement highlighted our growing income inequality, and began a conversation about the 'precarariat'⁶ by speaking on

⁶ "precarious proletariat"

behalf of those who are so caught up in moment-to-moment, paycheck-to-paycheck living they have no time for the luxury of protest marches or blogging. In any closed system where “winnings” come from “losers”, eventually the losers are broke and have no more wealth to pass up to the winners. The entire system collapses, usually into the hands holding pitchforks and torches outside the castle walls who then appoint a new 1% that repeat the process. This explains why the very nature of capitalism leads to income inequality and monopolies. Occupy also correctly identified the source of our problem as Wall Street: the idea that “financial products” could generate *real* wealth. Everyone has to be able to live in the city that they build. Today the workers who service the households of the rich find it increasingly difficult to do that. And because cities as currently structured rely upon transportation systems to bring in the resources inhabitants need, there is always the potential for warfare should the city not be able to find enough food and energy using other means. Occupy was crushed as the Wall Street bankers, who know they cannot stand the scrutiny of being called to account, used their control of our government to push the occupations out of sight. But there aren't enough police to quash a mass movement: citizens must continue to call for the examination and prosecution of wrongdoers whether they be in government or business. The outright fraud that has been documented from hundreds of sources proves the devolution of our ethical world. Our inability to prosecute these violations is but another sign that the system is out of control.

We will dive more into evolution shortly. But resiliency has been a hallmark of our species since we first stood up on two legs. Our elasticity; an ability to adapt to changes and to roll with the punches, is a key

component of our success in filling nearly every environmental niche. But increasingly, our way of life is locking us into a brittle, rigid system: a world of just-in-time global supply chains, of tomatoes in January when there is snow on the ground outside, of electronic money (less than 10% of U.S. dollars are paper currency or coin; the rest exists as electronic bits in the global network), a world where we have yet to agree on whether the Earth is warming or cooling and can thus make the case to place business interests above those of the environment. Because feedback loops often result in delays to changes in the system, a lack of resiliency can mean that when we pass unforeseen tipping points without understanding the implications of what we are doing we are unable to deal with the consequences. If we can't agree that greenhouse gases are changing the environment, then we don't worry about massive methane releases as both permafrost and methane hydrates thaw. Here's an outstanding question: are we resilient enough to withstand a large increase in Earth's temperature?

And speaking of resilience, it is critical to recognize that the pace of our reliance on pervasive connectivity via our wireless devices is rapidly outstripping our ability to deal with the absence of those services. We need to recognize the extent to which our wireless infrastructure is increasingly central to our personal, family, economic, and societal existence. For as long as we have infrastructure; power and connectivity, it remains a fragile core. So, the next time the lights go out, look at the clock on your smartphone. Or start your stopwatch application to measure how long the power stays out. And hope the stopwatch doesn't get to 96 hours, because by then most appliances will have run out of juice and you will be navigating a world totally different

from the one to which you have become accustomed. People who are disoriented tend to make bad decisions. Add in healthy doses of fear and hunger, and things could turn nasty.

If we want to evolve beyond all of these issues, just how big of a mutation is needed for a new species? Actually it takes a mere .004% change to the genetic code. Notice, too, that it is unusual to have only one version of human on the planet at a time. Remember, Earth has existed barely one-third of the life of the Universe, and humans just in the last .004% of that time. We have undergone at least 29 “upgrades”; major changes in our evolutionary path, and have to remember that our current version is not the final one. We have spent most of our time on earth thinking that there were greater differences between our various tribes than there really are. We pride ourselves on being the only “intelligent” species, despite increasing evidence that the line between our own intelligence and that of animals is a gradient that is just a very small slope. Dolphins, elephants, and crows are demonstrably self-aware. It is no longer news when an animal is shown to be using tools. Even plants have been shown to react with fear to changes in the nearby environment. What is new, however, is the idea that mankind can, for the first time, *consciously* direct our own evolution. Who will appropriate the energy of this movement? In recent years, it was the Tea Party that has gotten the press and the success, as they fought against big government. Is that the direction we want to go? This concept is one key to our exploration of our future.

I won't spend lots of space listing the dysfunctions of our modern worldview: the fact that you are reading this

shows you understand more than most what we face today. Still, a few examples serve to highlight particular issues. For instance, it's a crisis when someone gets ill and checks into a hospital, picks up an infection they didn't have in the beginning, finds that the infection is drug-resistant and can't be cured, and they die. We have become the industrialized nation with the highest infant mortality, except for Latvia. These point not only to the ineffective nature of the for-profit model of health care that we have instituted in America since the 1960s, but also how we allow ourselves to be blinded to the reality of our situation by continuing to believe that our lifestyle is the best humans have ever experienced. In many critical measures, such as infant mortality, maternal mortality, and life expectancy, America ranks in the bottom third or worse among industrialized nations. To insist that our health care system is the best is ignorant if not outright dishonest. More Americans live in poverty and/or food insecurity⁷ than at any other time since the Great Depression. This problem is not just that they are resource-poor, but that they are also excluded from public spaces, from economic success, from respect, and from political engagement. As a society, we all poorer as a result.

From another perspective, consider these 11 stories that led during an actual newscast one day in 2012, [and the unspoken issues and viewpoints that they represent]:

Headlines

June 15, 2012

⁷ "food insecurity": defined as missing a meal due to not having money to buy food

- [Egyptian Court Dissolves Parliament Days Before Election](#) [It takes time to learn how democracy works / the old system has momentum]
- [Syria: New Reports of Sexual Abuse, Carnage as Gov't Shells Rebel Areas](#) [Patriarchy is the dominant model worldwide / modern warfare allows that 90% of casualties today are civilian / the old system won't go quietly]
- [British Court Rejects Final Extradition Appeal by WikiLeaks' Julian Assange](#) [government is entitled to work in the dark / torture and disappearance have increasingly become tools of even the most developed country, America]
- [Death Toll for U.S. Soldiers in Afghanistan Hits 2,000](#) [No amount of American blood is too much if it keeps us secure / the media doesn't count, or can't count, Afghan deaths]
- [Bahrain Medics Convicted for Treating Protesters Speak Out](#) [Those who aid rebels deserve to be punished / we've restarted military aid to Bahrain: despite treatment of doctors in this manner]
- [UN, Aid Groups Call for End of Gaza Blockade](#) [Palestinians have been attacking Israel for decades and should be blockaded / 85% of water supplies are contaminated and undrinkable in Gaza / Israeli settlements and this blockade are both illegal]
- [Report: Private Companies Play Major Role in U.S. Spying in Africa](#) [We have to gather intelligence in order to stay safe / we have been using drones in Africa since 2009 without public knowledge, yet we still can't find Joseph Kony]

- [Judge Dismisses Suit by Guatemalans Intentionally Exposed to STDs by U.S. Researchers](#) [We sometimes have to do things that seem despicable in order to gain understanding / it is 'convenient' that people can't sue the government for testing (to death) foreign citizens]
- [Chávez: Venezuela Building Drones with Iran's Aid](#) [Iran continues to spread terror around the world / "If it's good enough for the US, good enough for me": he referenced the ability of the U.S. to use drones without international condemnation]
- [Protester Attempts Citizen's Arrest of Britain's Tony Blair](#) [He was Prime Minister and supported the U.S. position, leave him alone / will anyone go to jail for war crimes, genocide, or even banking fraud?]
- [Texas Billionaire Handed 110-Year Sentence for Ponzi Scheme](#) [See? Someone has gone to jail⁸ / are the 'victims' guilt-free?]

It is easy to see that one's point of view has a lot to do with how one interprets the world. My invitation to you is to open your perspective and seek the views of others in a way that furthers your understanding of their needs. If necessary, remind yourself that you are just 'trying it on';

⁸ Often concerns about the lack of prosecution of decision makers in the financial industry are ignored because they are seen as left wing, liberal bias. But isn't there a point at which, even if you support the banking industry as necessary, that crimes are committed that need to be punished to protect the common good? Where is that point, and where are we today on this slippery slope? Do we expect that a "small" fine will make them change their ways?

I am not trying here to coerce your opinion to match one that I share. We all develop our opinions and attitudes based on personal experience, yet two people experiencing the same experience can come away with totally opposite conclusions. Understanding this is critical to crafting solutions that meet as many of the needs of people and planet as possible.

It is also difficult to move beyond the idea that “there is no alternative” (TINA). The highway overpass around the corner from our house has been there as long as we can remember, hasn't it always been there? Won't it always be there? We use money as a measure of our value to society, yet it hasn't always been this way. Because native peoples had no money, the value of a human being was not equated with his monetary riches. One who had none received what was needed. There were no locks, no delinquency, and the enforcement of society's norms fell to relationship, not a central government. How did we morph into a society that fears that someone might try to slide by without putting in 'enough' effort? Why has conspicuous consumption come to dominate our thinking about who is successful, or not? In our world, it is when material progress suffers that we become most jealous and protective, at others' expense. How can we grow out of this seemingly infantile behavior?

Of course, new paradigms can cause dislocation, conflict, uncertainty, confusion, hostility, and even mockery. Established leaders are usually the last to be won over to the new paradigm, due to their sunk costs and vested interests. It takes a mass movement to drag leaders into the new age. Studies also show that just presenting facts, if they conflict with a person's worldview, is not enough to get them to change their mind. It takes an emotional event, something that

demonstrates how a new belief will ease their circumstances and pain. How can we best accomplish this? Can we go beyond sharing information and knowledge, and instead share our emotions and our spirit? Can we understand that our own wellbeing is tied to the wellbeing of all?

“It is the mark of an educated mind to be able to entertain a thought, without accepting it.” Aristotle

The constant tension between liberty and the rule of law, free market and regulation, and environment and profit, demands both-and solutions, not either-or. How can we arrive at solutions in a manner that gives every viewpoint some portion of what they need? How can we feel secure enough to let in others' views, hold them momentarily in our mind, and glean from them the kernel of truth that resides there?

And if you were to dig behind the scenes and witness what happens in order to put tomatoes in your local store in January, you would be appalled at the slavery and suffering required in order for prices to stay “reasonable”; you wouldn't buy another one, as long as you stay awake. But everything seems ‘normal’; you still get your paycheck, you don't see the riots in other countries over the price of food, you don't plan on buying a car made with iron mined by unpaid children in South America for at least a few more years, or you don't have a child who is suffering with a rash that doctors won't (or can't) explain that appeared after your trip to the Gulf Coast beach last summer....

Putting this idea of holding multiple perspectives to use requires an ability to stay present, even when it is difficult or painful. This only happens if you have a

deeply grounded meditation or other contemplative spiritual practice. Without being able to *witness* the experience of another, to listen deeply and to hear not only the words but the underlying emotions and the perspectives they have engendered without judging or dismissing them, we cannot taste our humanity. We have all been robbed of our ability to stand as one with the *human family*: to know, to celebrate, and to love every human being. Do you see that you can be both privileged, and hurt? Both powerful, and scared? How do you get to be whole?

Who am I? Where do I fit in? How do I get along? These questions are painful, and hard to answer. We are also not given permission within our society to talk openly about these questions. Do you have good answers, answers that you are willing to share with others? Or are you so caught up in living that it would be hard to articulate what is in your heart? We are often afraid that the conversation will turn out badly. If we speak about these things, we might be called racist, or stupid, for things we say or do innocently enough. It's hard for whites, who are usually the dominant race, to hear the pain of subjugated people. Not everyone has the money to buy a hybrid car; some people are struggling just to find bus fare. Not everyone can afford to put solar panels on their roof; some people don't have a roof over their heads, even a rented one. In your town, there are two- and three-year olds who, if you show them flowers, or balloons, will start to cry: they assume there must be another funeral. Would that have been your first thought, upon seeing flowers? It's easy to judge as inferior or deficient, people who have a different perspective than your own. Are you ready to have this conversation? Is our heart, and our way of being, big enough to include everyone?

And it's not just about learning, it's also about *unlearning* the constant, daily, minute-by-minute stream of messages sent from every source of news and information: that white is good, and color is bad; that individuality is good, community bad. It's about being, and being *with*, rather than doing something to fix a 'problem'. Put down the mandate that says you have to fix everything, and understand that in every community, the first step to fixing anything is to listen and learn. Then you can help effectively, once you understand.

It is often said that to solve the problem of terrorism, we need to understand what motivates terrorists. It is not easy to understand, on a visceral, emotional level, how rage arising from an injustice perpetrated against an ancestor long dead can persist for decades or even centuries. This is the power of story, oral histories passed from parent to child. But we also are protected from understanding even fresh, new wounds and the rage they can cause if we are unable to listen effectively. September 11, 2001 was not a world *changing* event. Yes, it was a crime against humanity, yes, it changed New York City, and yes, it was a tragedy of violence; but it was a crime, not a military attack that should start a war. The world changing events happened instead on September 12 when we failed to ask the all-important question, "Why?" Did it have anything to do with being the worldwide provider of weapons? Or having bases in more than 130 countries? Or spending *fully half of all* global military expenditures? Today, looking back, do you think that being the greatest purveyor of violence in the world has made us safer? The \$1.4 trillion spent in Afghanistan and Iraq could convert every house in US to solar, five times over. That would lessen our dependence on foreign oil by enough that we wouldn't need our military to protect

foreign lands to ensure we can import the oil we need. Or provide free college education for six years, or all teacher salaries for 23 years, or give all US citizens free food for 2 years. Also ask, “How many orphans are going to bed tonight in Afghanistan or Iraq with clenched fists, and will grow up willing to fly a plane into an American building?”

The only thing we need to point out is our poverty: a poverty of ideas, of alternatives, of our ability to remember history.

*H*ow does this idea of multiple perspectives translate into our reality? Don Beck describes one way in the book “*Spiral Dynamics*”. Developing the ideas of Clare Graves, he describes the development of personal and societal awareness. A baby, first becoming aware of itself, sees only itself. The world exists to service him or her, and nothing else matters. But at a certain point, the baby (he, for sake of brevity only) begins to expand his idea of life beyond the borders of his own skin to include his parents and any other family members who are routinely present. Life begins to become the struggle of “*us versus them*”, with *them* being anyone and everything else outside the family unit. He sees the world as **magical**, not understanding the nature of reality at all and being almost completely unable to control any aspects of life. His life consists of a daily struggle to find food, water and shelter, and enemies surround him. The strongest person rules, often brutally. He is impulsive; “Life is all about me!” is a common belief. The pathology of this stage is that people over-identify with their tribe or party or religion and condemn outsiders. The benefit that we want to remember is the

stability and loyalty that pervade this view. Soon, however, his awareness now expands beyond the mere family unit, to begin to include his neighbors or even his town. Given where and into what society he was born, his sense of *us* may expand to include states, nations, planets and even universes. At the same time this expansion of consciousness absorbs more and more life, even natural, non-human life, his perspective may also change. He may begin to see the world not as a magical, uncontrollable place, but as **mythical**, one where (God/Gods) are in control, and it is through appeasing them that a particular person gains more in this life. Here, there is only one Truth, we have it, and the rest of you are condemned and sometimes, prey. Note that as he transcends each of these *levels of development*, some parts of the previous level are retained and others are discarded as being no longer useful. For instance, placing food on an altar to worship the spirit of the house in which he lives may be replaced by a similar act of worship, now directed to a God that sits on a throne in Heaven. The idea of worship being a good thing has endured, the focus of that worship is all that is different. It is entirely appropriate for a 9-year old to attend fourth grade, and his teacher is aware of his developmental needs and issues. It is also appropriate for a fourteen-year old to attend ninth grade, and in this grade his needs will be very different, yet normal along the development curve. It would not be so appropriate for a fourteen-year old to act like a nine-year old in ninth grade. Likewise, as a person moves through the different stages, each worldview has certain pathologies or problems inherent within it that make it unsustainable, and strengths we want to build on. In the mythical perspective, that may be the idea that *we are the chosen/blessed people* and if you are not part of our

group, you are doomed to some hellish future, or worse, fodder for our cannons. The problems in this stage are that people fight aggressively without feeling guilt, and tend to act impulsively, since authority really rests not with me, but with an entity outside of me. The valuable lessons are passion and a sense of belonging.

Now he moves into **traditional** consciousness; law and order, and a sense of self that focuses on his *role and identity*. Now, instead of might, it is my group that makes it right. By recognizing the good that comes from structure and order, he becomes willing to wait for his reward that results from hard work. He is immersed in a punishment and reward, carrot and stick, worldview. The traditional view honors traditions and stability, and holds great respect for authority. But in this stage he has to subsume his anger at injustice, and he resists change and growth, finding change to be anathema to stability.

Next, he may move into a **modern** point of view, a scientific and materialistic view of the world, a perspective that has only been available within the last 400 years or so. He begins to see and understand more about how life works and how to better communicate these discoveries through education, writing and eventually media. We begin to learn from the experiences of our ancestors and other cultures, by reading books that may have been written in faraway places and brought to us in trade. This is when we start to see ideas take hold that shape the collective consciousness, like abolition, equal rights, the Constitution and the various economic systems such as capitalism. Strengths include thinking for oneself, and valuing human rights. The modern pathologies include greed, poverty, and pollution. Recognizing these problems leads a person to become **post-modern** and to seek solutions that involve new ways of using science

to understand and shape our world. This view is compassionate, multi-cultural and anti-hierarchical. It focuses on feelings and is often narcissistic, as everyone does their own thing. Its strengths include diversity and eco-friendliness. Its pathologies include the idea that there is no ultimate right or wrong in a given situation, that everyone is free to have his or her own opinion. This opens the door for abuse and domination to be tolerated, even encouraged. This post-modern worldview is held by a small percentage⁹ of people in the developed world today. Post-modern is represented in some ways by the progressives of the American political spectrum, who see the battle for political control as being waged between the magical/mythical perspective (religious, political and economic fundamentalists), the modern perspective (the left and right of the current Republican/Democrat paradigm, most major media) and their own post-modern view (self-described as activists, environmentalists and spiritual-but-not-religious).

At this point in his development, and note that post-modern has only been an available perspective for the last several decades, a cycle seems to have become complete. He is busy incorporating a global perspective that identifies the problems inherent in both the religion-dominated worldview and the scientific worldview and seeks solutions. Conscious evolution posits that the next level begins to spiral around this first set, with the *second tier* expanding the sense of self to include the entire Universe, while taking the best of each of the

⁹ In America, about 30% of the population is at the mythic or fundamental level, 45% at modern and 20% at post-modern. Around the world, most people remain at the earlier stages, continuing to struggle for their daily bread with no time to ponder these higher developmental aspects of life.

previous stages and using these tools as appropriate for any given situation. It is conscious, because it seeks to end the ego's knee-jerk reactions, acting only out of habit without thought, and to make choices in the light of a clear vision arising from feelings of love and a desire for justice for all. The first stage of the second tier would reflect not only the best of all the preceding stages, but take a new, indigenous view of the world as a *global* entity, rather than *just my own neighborhood*. Solutions offered would come from within this global perspective and progress into more universal views. A global federation will start by dealing with the issues we already understand as global; climate change, resource management, poverty, and war. It could focus on providing global prosperity. It could restore trust in governments by fostering cohesion, transparency, creativity and resilience. It would work to end our fears: loss of safety, disconnection and unworthiness. It would offer universal (and better) education, universal access to information, universal health care, and social safety nets. It would offer Homeland Security for Spaceship Earth. Recognizing that the old religions represent belief systems founded within the old paradigm, it could foster a more direct path to spirituality; one taken not on faith, but one that proves itself over and over as one practices, develops, and tests one's connection to our collective, foundational Reality.

There is one cautionary aspect of this model to explore: the spiral also can hold us back. We are usually reluctant to change; in Nature, change occurs at crisis points. With people it is typically the same. We have invested lots of time, energy, and resources into the situation we find ourselves in, we have huge sunk costs, in other words. We also fear a future that we have yet to experience, as it takes more energy to deal with new

data than to habitually react to situations we've seen before. An inherent aspect of the first tier is the judgment we place on other views: my view is right, I've grown out of your view (or I don't see how yours makes any sense), and you're doomed if you continue along the direction you have chosen. Come to my point of view, and find salvation! How do we recognize this limited view, and then move beyond our fear and into new paradigms? What would it be like to allow all the various perspectives or stages of development to exist, each getting their core needs met? This is critical to building the new world we know is possible.

Ken Wilber, through numerous books and lectures, has developed a different model¹⁰ to help guide decision-making while problem solving. He has constructed a view of any particular situation to include both the internal perspective, the "I" or ego, and the exterior view, the collective. Both the internal world and the exterior world have 2 distinct aspects, subjective and objective, as well. These four perspectives are active in every problem, and any sustainable solution must meet the needs of every perspective. For example, let's say you see someone with bad teeth. The problem has four aspects, any one of which may be the primary cause, but all of which must be dealt with to ensure long-term success:

¹⁰ All Quadrants, All Lines (AQAL) is the term he uses to describe this model.

	Internal (ego centered)	External (community centered)
Subjective (emotional, feelings based)	Is the person afraid to go to the dentist?	Does the community place value on having good teeth?
Objective (fact based)	Does the person lack the money to pay a dentist?	Does the community have a dentist?

This model can be beneficial if we undertake to consciously create a new awareness to resolve today's issues. It helps us see that communication is vital to resolving problems; the cause may easily be an aspect we have not considered as we have woven our story about what others believe. We may be solving the wrong problem!

Robert Schienfeld proposes another idea in the book, *"Busting Loose from the Money Game"*. He offers that we are spiritual beings, full of unlimited power and understanding as we are ultimately but manifestations of God trying to experience itself, who have chosen to have a human experience. To make this *game* interesting, we first give up the knowledge of who we truly are and renounce our ability to tap the Field of energy that comprises reality as we see it, in order to manifest what we require to live here on Earth. Otherwise, with unlimited power and knowledge, what would be the point the game? After making this point

using various similes¹¹, he describes how the Ultimate Self, that part of each of us that never forgets who we truly are, begins to nudge us towards *awakening* from the game. He infers that if enough of us do actually awaken¹², that new consciousness will find ways to transcend the problems we see today.

Clearly there are many models that investigate and try to explain reality and our place within it. These are but a few. Statistics, equations, programs, and even language are others. Each one offers a map, an attempt to describe where we fit into the world. We make decisions based on the models we manufacture: the more complex our model, and the more we rely upon direct experience when we craft our models, the better decisions we will make. But it is crucial that we

¹¹ For example, our consciousness is like the sky. No matter how thick the cloud cover may be that is obscuring the Sun, the Sun continues to shine. Break through the cloud cover to find your Ultimate Self. Or, when you dream as you sleep, it seems real, often as real as the *real world*. But that is just a figment of your mind, and has no basis in the manifest world. Contrast that to the real world, and who can say that *it* is the ultimate reality? What we call *real* is just a dream. Or, we are just actors in a movie. We know deep down that no one truly dies, that pain is just a method used to engender feelings in the viewers, and that the whole point is to have an emotional experience and to *fall* for the illusion created on the screen. *Life* is just a movie.

¹² The magic number seems to be about 10%. Only about 10% of the American population had reached the Modern level (using the Spiral Dynamics model) when the Founding Fathers wrote the Constitution of the United States. Other historical transformations also seem to occur at 10%. It has been estimated that a mere 1,000 people actively contributed to the European Renaissance, and yet they built the foundation for the modern society we inhabit today.

understand that the map or model is *not the territory or system*. You can't go to the doctor's office by tracing your finger along the appropriate roads of the map. As Buddhists often say, the finger pointing to the Moon is not the Moon. You can't nourish yourself by eating the menu at the restaurant; rather, the menu allows you to request the experience you want. While helpful, no map can ever provide all the information you need at any point of your life; information will be missing, your model will be incomplete or worse, flawed. We often draw logical conclusions from inaccurate information, and illogical conclusions from accurate information. We tend to get attached to our models: trade boundaries, ethnic boundaries, economic models, private vs. public ownership and responsibility models, future modeling. Because boundaries and models are made by us, it is extremely important that we learn to be flexible, and to question and reset them when appropriate. Beware your blind spots, faulty logic, and bad data; and use your map of reality with caution!

Julia Butterfly Hill offers her own invitation:

"I went through the process that caterpillars go through to become a butterfly. The caterpillar is literally liquefied inside the chrysalis. Most of us want to become the butterfly, but we don't want to go through what it takes to get there. In the tree, I learned everything from how to flow with the storms of life, to how to communicate with people who at first seem different from me, to how to take a stand for love as a way of being in the world. My whole life since has been about sharing the lessons I learned. Underlying it all is an awareness that every moment is a learning

opportunity; every moment counts. As a result, I am able to experience life fully even in the minutiae, in the small places we miss.”

Nature is always communicating with us, but I think we have forgotten how to listen. Julia’s words remind me of this fact. We need shelter; we need clothing; we need food. And this planet can provide for those needs, but only to the extent that we provide for what the planet needs. Not only do we have corrupt government officials and rogue corporations, we also have individuals who make daily choices that are detrimental to the environment – even individuals who consider themselves environmentalists. How can you say, “No more drilling for oil” when you are drinking coffee from a paper cup with a plastic lid that you are going to throw away?

The word integrity shares the same root as integral. Both refer to how things are connected. I constantly look for ways that I am being disconnected from my vision for the world. It’s hard, because there is no such thing as a perfect choice. This is the duality we face: how to make personal choices that align with our vision, our values, and our ethics, despite the inertia and restrictions of a system that doesn’t seem to care about one human among 7 billion. Julia also says,

“I am devoted to integrity, not judgment. I am passionate about the need for every one of us to be looking for ways we can live with more integrity. I do my best to come from a loving place in my communications and actions, but that does not mean always speaking softly or mincing words. We must go beneath our anger to find out why we are angry. Most often it’s

because something we care about is being threatened or harmed... caring is almost always beneath our anger... [I] get in touch with what I care about, and then transform the anger into fierce compassion. Then I am coming from a place of love, not hate.”

Our thoughts limit what we are capable of doing because our mind is good at setting us up for failure and getting us to think small. But we will do for love what we never thought possible, and that demonstrates that what is possible often exceeds our wildest dreams. Another long-time, respected activist John Trudell says,

“I see the environmentalists, but they are working from a fear-base, not a caring base.”

Is your ideology based in love, or is it based in fear? How do your fears, insecurities, and doubts drive your thoughts and actions? Where did those drives come from? Who put them there, and for what purpose?

Here’s an even more radical invitation: Do you believe everything a politician says? Or a CEO? You go back and read the Constitution, or the Declaration of Independence, and you find that they lied to you. They lie today. They talk about democracy, they talk about “defense”, they talk about freedom and equality and justice; but look around you, what do you see? Do you see justice? Do you see freedom? Do you look upon every other person you see as an equal? We have never seen the end of the genocide that founded this nation, this culture, this economic system. Whether you die from a NATO bullet, from a tear gas canister that penetrates your skull, from alcoholism, or poverty, or a treatable illness (“but I don’t have medical insurance”),

from toxic-chemical induced cancer from untested concoctions designed just to maximize profit outside the existing regulations for worker's health, or from a stress-induced heart attack as you fight off the deputy trying to evict you from your foreclosed home; it is all genocide, it happens to be part of the same system and is affecting all races and creeds, despite your attempts to convince yourself that genocide only happens in someone else's country, or historical era. But we benefit from the generations of exploitation. We may right our thinking, and try to do the "right" thing; but the power to change it is inside us. We have to think clearly, to see how we contribute to the whole, and then transform our actions to properly reflect what our spirit and what our heart knows is possible, fair, and just. Don't like Deepwater Horizon and the way it destroyed the Gulf of Mexico? How have you changed your lifestyle, particularly in the areas of consumption and transportation, to lessen the need to puncture Mother Earth and drain her blood from harsh, extreme environments?

We think of economics as a system of power, but in reality it is a system of authority. We look at the military as a system of power, but in reality, that's another system of authority. Religions: same idea. We have been programmed to believe in these systems as power, but since we have no power, we don't understand that we have the ability to make a change. However, if it is truly a system of authority, we can throw off the control of authority and disobey. That doesn't take greater power, only a different belief. We manifest that new belief any time we obstruct the dysfunctional portions of our world, when we reject the language, the stories, and the methods of the forces that occupy our land and oppress us with their demands.

It is not in Man's destiny to destroy the Earth; that's arrogance. The Earth will still be here long after Man has disappeared. Apparently, it *is* man's destiny to destroy civilized man's ability to live *with* the Earth. So we as human beings, if we take responsibility and live our lives in as coherent a manner as we can, then we will have an influence in curing this disease. Earth will not allow the sickness that is humans to continue, the antibiotic will come, and Earth will survive man's infection. Here is another invitation: maybe we should be developing our loyalties to this planet, to this Earth, and honoring that which gives us life.

There is a Buddhist saying, "Pain is mandatory; suffering is optional". It points to the crux of the human experience: our feelings and our emotions. If we manage to view each and every moment as new, a 'now' to be experienced, we find our lives continually enriched. Can you look back on what at the time seemed to be a terrible or painful experience, and trace how that experience has made you a better person today? I myself have experienced deep tragedy, and yet, it is because of that moment that I have the capacity to feel so much love and joy. If life were stable, boring, or otherwise 'flat', how could I value or enjoy a moment of ecstasy?

Suffering however, wallowing in a painful memory or indulging in the fear of some imaginary, painful, future event, is a choice I make. On one level, we can choose to welcome all feelings, without a determination that one particular feeling is "good" or "bad", "painful" or "tasty". On another, we can avoid suffering that comes from regrets of past mistakes by acting consciously, without relying upon our subconscious to run old programs from our childhood or to act out of habit. On yet another level, as we gain confidence in our ability to cope with shadow

and act in the moment in proper fashion, we don't need to spend time worrying about what "might" happen, about worst case scenarios that typically freeze us into inaction. Our subconscious is always willing to offer up outcomes we fear would be painful; it is a mark of maturity and equanimity when we can accept whatever arises without calling it painful and without allowing speculation to hijack our thoughts.

The truth is that Americans are suffering. We suffer from a widespread loss of jobs, homes, savings, and citizen confidence in our economic and political systems. We suffer from a fear of terrorism and the paranoia it produces. We suffer from the fragmentation of community that leaves us isolated from one another. We suffer, ironically, from our indifference to those among us who suffer. And we suffer as well from a hopeless sense that our personal and collective destinies are no longer in our hands. What shall we do with our suffering? That is one of the most fateful questions human beings must wrestle with. Sometimes suffering rises into anger that leads to murder or war; at other times it descends into despair that leads to quick or slow self-destruction. Violence is what we get when we do not know what else to do with our suffering. This makes it imperative that we do the inner work we need to build the skill of moving beyond suffering and into living in the moment. This brings you to a point where what you experience in the world hurts you more, but bothers you less. Even as you feel the pain of the moment, the pain of the event, you are not caught up in the suffering and you can use the energy of the pain to take the appropriate action and move on. You avoid our typical reaction: notice the pain of millions of people suffering, and contribute some money to overcome their hunger while crying your eyes out (suffering). Rather

you wake up and take action, but not while carrying the pain like a chronic disease.

The invitation of *Unfuck Our Future* is rooted in the idea of holding multiple perspectives in creative and courageous ways. Develop your personal voice and the power to speak with it: this world is not a spectator sport. Integrating your cognition, emotion, sensation, logic, and intuition will bring you the wisdom, insight and courage you need to bring into manifestation a world that works for all. Align with evolution, and strive to recognize what wants to be born into our collective human experience. This isn't about *my* vision; we share reality as surely as we share our future. Bring your shadow, the parts of your psyche that you would prefer to avoid or ignore, into the light so that you can capture the energy buried there. To be fully human is to dip into all emotions, not to judge one as "bad" and bury it. And finally, surrender to what is, and lean into the next moment as you feel called. Don't wait for a detailed and perfect plan before allowing Spirit to work through you, to use you as a tool to expand its awareness.

Context

We have fooled ourselves into thinking that our impossible plan is certain of success.

2000BC: Here: eat this root.

1000AD: That root is heathen, here: say this prayer.

1850AD: That prayer is heathen, here: drink this potion.

1940AD: That potion is snake oil, here: take this antibiotic.

1985AD: That pill is ineffective, here: take this anti-viral.

1997AD: That anti-viral is a GMO¹³, here: take this root.

As we look back on our history, not just of humans but of the entire Universe, we still don't completely understand evolution. Earth itself has only existed less than 5 of the 13.7 billion years since the start of it all; Mankind for a mere blink of an eye. Life is unbelievably awe-inspiring when you stop and think about it: it arose in millions of varied types and manners in countless different ecosystems, all from just a handful of organic compounds. Evolution points to change, to growth, to the continuum whereby new and creative ideas become manifest. Eyes evolved separately from crude sensing organs at least five times; I guess that means eyes are a good idea. Evolution results when crisis forces life to

¹³ Genetically Modified Organism

seek new possibilities. Our concepts of evolution have moved far beyond Darwin's "survival of the fittest", or that the nucleus is the "brain" of any cell, which is what was taught in school. Our understanding of DNA, the legacy of billions of years of evolution in all life, is itself evolving.

We even believe that our bodies are only that: the cells that make up a human body. Science tells us now, however, that our bodies are host to trillions of bacteria and viruses, beneficial or neutral to our existence for the most part; living, functioning and dying over a period that in most cases lasts but weeks. This "skin encapsulated ego" that we identify as our separate self is a community of nearly 50 *trillion* cells. There are about 2.5 million unseen (and mostly harmless) bacteria cells in a cubic yard of air; think about that the next time you take a deep breath. Genes, our genetic code that for decades appeared to be our destiny written in concrete, are a prime feature of the nucleus of our cells. Bruce Lipton postulates, based on decades-old research, that genes and DNA are more like blueprints: a plan of possibility, awaiting the firm hand of a builder to construct the foundation inherent in that design. By placing stem cells from a single donor, identical in every way, into different environments, he was able to see the DNA in those cells express itself in radically different ways. One batch became stomach cells, one batch heart cells, one batch cartilage. And genes are *just a blueprint*, placed in the nucleus for reproduction, not directing the cell in its activities. The belief that the environment affects how genes express themselves is called *epigenetics*, the prefix 'epi-' meaning 'above'. Believing that genes or DNA determine your future sets you firmly on the road to victimhood. Believing that epigenetics allows for adaptation in real time grants one

mastery. The primary reason epigenetics shifts our thinking about heredity is that changes in the Mother's genes' *expression* can be passed along to her children, creating *pre-polluted* offspring. The rate of cancer in children under the age of 6 has increased 27% in the last ten years. What could cause that much of an increase in a disease that we would expect should be rare in someone so young? And the rates of autism, using the same guide for diagnosis, are 1 in 69 births in Minnesota, and yet 1 in 718 next door in Iowa. This argues strongly for localized exposure to some chemical or other agent, arguably occurring during the Mother's pregnancy at a crucial stage of the baby's development, not after birth. Has our inability to properly test and regulate the use of thousands of chemicals, and their associated interactions with each other, begun to have damaging effects upon us?

What controls or directs the cell is the "membrane", a collection of proteins that sense the exterior environment surrounding the cell, and causing a chemical reaction inside the cell as a reaction to what is known about the outside. By expanding the ability of a cell to sense and/or react, you add new possibilities; possibilities that, when acted upon, bring about something entirely new, or what might be called evolution. The cell's wall is truly the brain of the operation, in other words, not the DNA. Our lesson in this is to expand our ability to sense, to get out of our ruts, to push the boundaries of what is *safe* and get beyond our comfort zone into our stretch zone.

What does this tell us about the evolution of our human species? It means understanding that we are truly not alone, separate islands amidst the sea of humanity. The evolutionary aspect calls us to tap into and develop our group mind. Religion tells us that Man

was added to an already-complete Earth, not that all Life is continuously evolving. The butterfly meandering outside your window is the result of the same 13.7 billion years of change in the Universe, and has as much right to be here as you or I. If 50 trillion cells can come together and put men on the Moon, what can 7 billion times 50 trillion accomplish? Nature seeks community, balance, and harmony, not isolation, extremes, and discord. Of course, we see examples of all of these conditions, but the trend is towards greater function and complexity. Does my arm fear my leg? Can we step up to the next level and ask, "Where does the human *super-organism* fit in?" Crisis drives a species into new possibilities, forcing choices that expand comfort zones and open new vistas for development. What will we create as we evolve past today's many crises?

Our disconnection from Nature is acute: children often spend their entire lives within manmade habitats and environments, never venturing outside other than to play at school recess on asphalt or concrete. Fearful of child abduction, parents rarely let children outside unattended, unlike when my generation was growing up. This isolation is destructive: it prevents us from understanding the true nature of *extinction*. Species that die out can continue to exist in a book, which is likely the only place I have encountered them anyway. It is much less personal when I have never had a relationship with an animal, when it comes time to reconcile the end of the line for a particular species. It is arrogance to ignore that our own drive to reproduce our species is not also apparent in every other lineage around us. It is ignorance to think that extinction, by decreasing the possibility for evolution, is nothing to worry about.

The point about context is that we do not live lives that are easily compartmentalized. We can't look at the

economy in isolation from relationships, environment, energy, psychology, spirituality, or government. We truly live within a *Web of Life*. Specific incidents, emotions, or speech may give an indication of where things stand in this moment; but to understand anything you need to understand everything. What is manifest on this level of awareness is just a reflection of the many other levels. Exploring one level in detail can teach us much about the whole Web.

Recent scholarship has begun to shed light on how drugs and crime were linked to minorities, despite the facts proving otherwise, in a movement that led to mass incarceration of African-Americans and Latinos. This “War on Crime and Drugs” continues to this day, with impacts that affect everyone. What can we learn when we understand that racism continues, despite all claims to the contrary? Again, the words take on new meanings while the concept remains the same. Is it the need of the capitalist economy to have cheap labor that drives us to marginalize not only people of color, but increasingly poor and middle class whites? Is it capital’s sense of entitlement that is destroying the climate? These overarching questions seek to both tie together the interactions between huge complexities in our world into an understandable, malleable relationship, and to point out concerns and issues at the root of the problem that we might otherwise find it easy to overlook. With so much fear and insecurity, usually misdirected; so much bad, incomplete, or intentionally false information presented by our corporate-owned media; and so much distraction from what is truly important in our daily lives, it is small wonder then that we allow a law such as the National Defense Appropriations Act (NDAA) to be enacted, in effect freely choosing our right to not be free.

THE NATIONAL DEFENSE AUTHORIZATION ACT
WILL AUTHORIZE THE U.S. GOVERNMENT TO USE THE U.S.
MILITARY TO IMPRISON AMERICAN CITIZENS WHO
QUESTION THE GOVERNMENT'S POLITICAL AGENDA, AND
DETAIN THEM WITH NO CHARGES, OR TRIAL, INDEFINITELY.



DOES THIS SOUND FAMILIAR?

Another example of not asking enough questions to grasp the relationship of Life is our fixation on renewable

power. Of course we want to have enough power in order to live *transformative* lives. But even solar power is just a transitional phase; in our current system it takes oil and pollution and slave labor to make solar panels. When all the costs are truly added up, if in other words we internalize all the related impacts of our industrial processes, solar is far less attractive than we believe. If you plug your electric vehicle, which by the way requires intensely *dirty* processes in order to have the ores to make it and the battery to power it, into a socket for recharging that uses a coal-fired electrical generation plant¹⁴, you are doing more harm to the environment than if you were to continue burning gasoline. This is why it is critical that we explore our issues from the high, so-called 30,000-foot perspective. We all want to protect Gaia, we are just doing a poor job of it in our current paradigm. How will we both create power we need, and reduce the amount needed, so that human culture won't become extinct?

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Our access to the accumulated wisdom of all of Man's varied traditions and cultures (via the Internet),

¹⁴ More than half of the electricity generated in the U.S. comes from burning coal.

previously the realm of just a few scholars and kings, allows us to perceive new relationships, ask new questions, and find new connections between disparate aspects of life. The so-called “knowledge economy”, hinting at the transition from the Industrial Age into a service- and information-based market, relies heavily upon this trove of wisdom. A striking feature of the Internet’s providing us with connection and data is the ability of people to use the information in revolutionary ways. There are drawbacks to this within the current economic system, however, which we will explore in our discussion of capitalism next.

But not every aspect of this knowledge economy is bad, if we can see past the old way of valuing personal achievement and responsibility and begin instead to focus on our shared and communal life. Our technology, due to the way computing has insinuated itself into so many aspects of our appliances and tools, offers the promise of less labor and of more time spent doing “work” that is not wage-dependent. How can we overcome our fear that someone will get “something for nothing”, that they might eat while doing no work for pay? The day is much closer now when machines will be able to produce food and goods without the need of human supervision; what will that mean when humans are still required to have money in order to have a place to live? How will we get the money we need? Can we imagine a system where money is unnecessary, because we no longer need to “buy” our very survival?

Many of our institutions will also change. In our current (American) democracy, many elections are determined not by any public consensus, but rather by which party manages to turnout the most voters. Taking a recent example, the race for mayor in a large California city, broke down like this: of adults of voting age, a mere

60% had registered to vote. Of those registered, barely 40% actually went to the polls, this being an “off-year” election for local positions only, and therefore *not very important*. As there were a dozen candidates for mayor, using the system whereby voters indicate their first, second and third choices so that a runoff election would not be required, the man who ultimately won the seat had a mere 31% of the ballots mark him as their first choice. Thus only 8% of the citizens elected this man to be mayor, hardly a ringing endorsement; but more to the point, a travesty of democracy.

Today’s democracy also suffers from one other, major issue: who provides the funding for candidates to run for office. Having power over the creation of the rules, and the funding of the regulators tasked with enforcing the rules, is the real power in any society. Who has this power in America today? Business, in a word. In an evolution foreseen in its scope if not in detail decades ago by some activists, the use of corporate funding for politicians has allowed those with resources far exceeding those of most voters to influence elections. Indeed some would argue: to buy elections, and to corrupt public officials, charges not easily defended but largely ignored by a population more concerned with entertainment than real discussions of pressing issues of the day. Corporations have been recognized within the courts as being “people” for a century. Yet it wasn’t until the early 1970s, when soon-to-be Supreme Court Justice Powell wrote a memo for the U.S. Chamber of Commerce urging two new initiatives by the business community:

- Corporations should begin to use their resources to increase their clout among lawmakers by contributing to campaigns, lobbying elected officials to influence legislation, and buying

advertising not about products but about issues in their interest. All methods of taking power over the issues that concerned them, business had largely remained above the political arena before this memo was sent around the country. In recent years the Supreme Court has affirmed in two decisions (2010 and 2012) that business has no restriction on their campaign spending, all but erasing the influence of regular citizens. Who can fault a politician, who upon winning an election, determines that it was the money spent by a corporation that enabled him to win, and then doing what works best for that business in his legislative career? The fact that politicians spend more than 75% of their time fundraising for their next election should be a strong indication that we need to reform campaign funding. The fact that legislators continue to remove restrictions on businesses to operate is just one other.

- In the 1960s there were but a few “think tanks”: organizations that pulled together scholars who published research in peer-reviewed journals, without any particular slant or bias, and made the findings of their new research available to the public in order to foster informed dialog about issues of the day. Mr. Powell’s memo urged businesses to fund something similar, except he left out the part about “peer-reviewed”, and consequently, think tanks sprang up all over the country with little oversight or verification. They began to issue reports under the guise of scholarly research when in fact, they were little more than spin-control machines. Of course, now that we have the Internet for many people to

find their own “research”, these think tanks may have less of an impact on our ability as a society to make informed decisions. But the survey that showed recently that Fox News viewers actually know less about what is true about world events than people *who paid no attention to news whatsoever*, shows that we still have a problem with getting citizens accurate and timely information.

As we move deeper into this discussion, we will look for ways to create a true democracy that reflects timely information and decision-making processes. Voting every two years (or less) for representatives who have no need to respond to the needs of the people just isn't working very well. National politics these days seem more like a religion than any one political party. Partly because we humans filter incoming information to prove we are right, rather than to change our mind, and partly because we live in a society deeply committed to “I win, you lose” as a way of doing all of our business, campaigns are run not on the structural issues of the day, but on emotional pleas and the politics of fear. Even as we ridicule political theocracies (typically Islamic) as being either inadequate or oppressive, the particular religious faith of each candidate is examined with an eye towards keeping only a particular faith in office. How are we any different, other than the typical, Christian-is-superior, attitude?

And what are the results of corporations dominating the lawmaking process? They are getting their needs met, of course. Now our rights to free speech, free assembly, and a fair and speedy trial have all been taken away in the name of “homeland security”. You can be stopped and searched, imprisoned, tortured, and left in solitary confinement without time limit, contact with

family or lawyers, forever: disappeared, in other words, right here in the “land of the free”. Recent laws allow that any speech against the government, or aid provided to victims of police or military actions, can be deemed a terrorist act. Even *writing on sidewalks with chalk* has led to the arrest of dozens of activists. Recall that following Cyclone Nargis striking Burma (Myanmar, for those who support the wishes of the military dictatorship there) any citizen caught taking food and/or water to victims in the southern third of the country was imprisoned for several years at hard labor, just for making the government look bad since it was choosing not to help the victims with government aid. These punishments, as well as the barring of aid from international relief organizations, rightly resulted in international condemnation of the dictatorship. But today, aid given to Palestinians in Gaza can just as easily and just as surely result in jail time for U.S. citizens. Why are we not raising a ruckus in the streets, and fighting for our right to act compassionately? Remaining peaceful and quiet sends the wrong message: that we are accepting of what is happening in our name. Time and again, it is the headlines generated by protests and yes, even violence, that bring an established system to the bargaining table, if not completely crashing down.

Being labeled a terrorist because you support oppressed people, or march against illegal and immoral acts perpetrated by any government, opens one up to being treated in unconstitutional ways. If you believe in our freedom or the protections afforded by our unique and special Constitutional covenant, you must begin to resist. As we rely more and more upon electronic services and money we open ourselves to the threat that our very existence can be “turned off” without

warning or recourse. And lest you think I'm just making a mountain out of a molehill, our economic troubles have begun to contribute to some poor decisions by local officials. Here, taken right from the news in 2012, is but a small example:

“Here's why you can't combine the profit motive with a politically powerless population. Xavius Scullark-Johnson, 27, was three months from getting out of prison for a probation violation when budget-conscious Minnesota corrections officials "put him to death" in his urine-soaked cell in June 2010 by refusing him medical care after he suffered seizures, says a lawsuit brought by his family. A spokesman says the DOC must "balance the needs of our offender population with [our] limited resources."¹⁵ Olivia Scullark says her son, who thought he wouldn't get out of prison alive, was killed by that untenable balancing act.”

Further exacerbating our legal situation, and in yet another case where this capitalist agenda continues to privatize as much of the commons as possible, we have

¹⁵ Why even bother with an arrest and the *cost* of that? From the New York Times: “Let me get this straight: A young man is stopped by police, who find \$10 worth of drugs on him; he had twice been searched by officers and then double handcuffed behind his back and placed in the back of a police car; yet, somehow, he retrieves a gun that both searches failed to find and uses it shoot himself in the right temple? That is what police in Jonesboro, Ark., say happened on the evening of Sunday, July 29, 2012, to Chavis Carter, a 21-year-old African-American man from Southaven, a suburb of Memphis.”

begun to turn over running our prison systems to for-profit companies. Besides companies running “ordinary” state and local prisons, we have more than 250 immigrant detention centers (since when? 2001, of course) that hold over 33,000 people at any one time. Surprised to learn that 2 private companies are each paid over \$1B per year to run these jails? Think they have a vested interest, or sunk costs, that mean they want the prison population to grow? Immigration crimes are civil, not criminal, so there is no guarantee that suspects have access to lawyers. And of course, if the person is not working because they are locked up, they have no income to pay for a lawyer anyway. Two-thirds of the detainees are held without bail, usually for years. Is it possible that some of the rhetoric about prosecuting immigrants stems from media bought and paid for by these two companies?

The reality is that we are all addicts in this society. We are addicted to comfort, shopping, food, Internet, television, movies, smartphone apps, petroleum – you name it. Wherever you look, we are exhibiting addictive behavior. It’s part of the way our world is suffering, its partly because we search for ways to self-medicate and deal with the conflicts and confusion our world surrounds us with. Addicts cause harm to friends and family because of their unwillingness or inability to overcome their addiction. I could offer a multitude of examples here, but I am sure you have friends who are addicts and that have done something unconscious but hurtful to you recently. If you are becoming awake and aware, you may have already identified some of your own addictions and unconscious behavior that you wish to change. It’s vitally important that we stop numbing

ourselves. People with paralysis have to protect the limb from injury because they won't be able to feel a cut there. They have no feedback that tells them they are injuring themselves. The same is true for most of us on an emotional level. If we want to heal the damage we are doing to each other and the planet, we have got to feel it first. Otherwise we won't know something is wrong, nor will we have the energy to do something about it.

Our capitalist economy institutionalizes this addictive, materialistic behavior in many ways. The way we create money, is one. Banks lend money into existence to allow people to buy assets. Once enough has been lent, meaning you have borrowed "to the hilt", the most you can hope for is to service the debt: it is too huge to ever repay. Americans are exhausted: physically, from working more than any other industrialized nation; financially, from taking on more debt than we can possibly pay back during the remainder of our working life, and emotionally as we have become strangers in our own family, spending so much time at work. And the end game of all of this lending is default, with banks ending up owning all assets. But banks don't want to have to maintain a house, for example. It is far easier (better) to financialize the economy and get the taxpayer to backstop losses, while leaving the profits to the banks so that bankers get richer by gambling and creaming wealth from others. Forty years ago, banking provided 6% of all corporate profit in America: in 2011 that figure is more than 40%. This is what I mean by "financializing the economy"; the creation of new products that can generate profit without adding any real value or wealth to the world. Remember, the rest of the world looks at the U.S. as doing this same "creaming off the top" at their expense; we are not at the base of the pyramid, we

are at the top. We continue to benefit from the exploitation of others. Even subsistence farmers are hindered in their farming by losing their land to large corporations, by having to compete with subsidized U.S. corporations¹⁶, and by being enticed to buy equipment and chemicals to farm “better”, thus diverting resources to international conglomerates. Even the poor have something to give, in the beginning. Eventually though, all their ability to move resources further up the ladder to the already-rich is tapped out. At that point what use is there for supporting the poor? Wouldn't a prudent company want to stop paying for a social safety net, for education of the children, both costs no longer necessary if the poor are of no use to the rich?

But at some point, this method of moving wealth to the top breaks down. Historically, people don't make a decision to stop the financialization of the financial sector; it just gets to top-heavy and the bottom has nothing left to give. Here's one example: in the Roman Empire their solution was to impose a tax and to make the community responsible for covering an individual's inability to pay. Eventually the population realized they would be better off taking their chance with the barbarians, and they fled “civilization” in droves. The ability to project power, to force people to comply, is a result of controlling the access to energy. This concept works in both directions: decentralized energy = freedom. Today nearly all Americans get their electricity from a deteriorating national grid. Can we envision a way to get off the national grid without pain? If solar

¹⁶ The US\$3 billion in cotton subsidies to farmers in America allows them to sell their cotton to Africa for less than the cost to grow the cotton locally. Thus 10,000 Americans take jobs away from 10,000,000 Africans, compliments of U.S. taxpayers.

power = money-free power, doesn't it also equal resistance to the large corporations? What would it look like if enough of us disconnect from the grid?

We have expanded our population until there is no more "virgin" land to exploit¹⁷; we have tapped into infrastructure without regard to maintaining it; we have strip-mined the easily accessible energy (oil = ancient sunlight, biofuel = current sunlight, debt = future sunlight); we have enclosed the commons and polluted it all; we have tapped the future by expanding debt and claims on wealth as-yet unmanifested; and we have done this all using global corporations that think they have no nest to worry about fouling (since they are not local and they remain ignorant about the interconnectedness of all life).

Everything is connected to everything else in the Web of Life, and not often in ways that are easily discernable. Where does the auto exhaust stop being pollution and become instead part of your nose? As Donella Meadows writes in *Thinking In Systems*, "There are only boundaries of word, thought, perception, and social agreement -- artificial, mental-model boundaries." If you doubt that we are connected, then it won't bother you that cows are fed paraquat and arsenic via the pesticides used on the rapeseed and cottonseed that they eat, prior to becoming your steak or burger. Would it bother you, too, to know that FD&C Red No. 40 (maybe the most common food coloring) is actually "petroleum-based azo dye 6-hydroxy-5-[(2-methoxy-5-methyl-4-sulfophenyl)azo]-2-naphthalenesulfonic acid"? This is one result of having educated lots of organic chemists in WWII in order to make chemical weapons,

¹⁷ At least until the Greenland ice finishes melting, and we can access that land

and then needing to find them work once the war had ended. In fact, the phosphate plants that were built in order to further the Manhattan Project became the source of agricultural chemicals as well as the fluoride that now goes into many municipal water systems in order to retard tooth decay. Dentists will tell you it is *sodium fluoride*, the *nice* stuff, which gets put into our water. It's not always that particular benign version of fluoride, though. Isn't that comforting thought?

How does media affect our worldview? Anyone whose job it is to convey a particular point of view tells you that the first rule of propaganda is *sell to emotion*: "You will feel good owning this car", *rather than selling to logic*, "This car is a smart buy". Emotion reaches into our subconscious, which makes 90% of our decisions. Logic speaks to the rational, conscious brain, which depends upon data that has already passed through the subconscious filtering system. This filtering does its best to support the opinions we already hold, so our logic is rarely adequate for good decision-making. This dependence upon emotion is clear when you note that democracy sees the public as passive consumers of fear rather than active participants in a debate. Sure we have "debates", but the winner of this spectacle is the person who most effectively connects with the audience, not the person with a bold new plan for change. Sound bites rarely offer new structural change; instead they offer an emotional high, a rallying call, an emotional low, an attack on one's opponent, or outright disinformation¹⁸. We have been trained by marketing

¹⁸ The 2011 budget ran a deficit of \$1,500 billion. To "solve" this problem, the Democrats offered \$30 billion in cuts as the Republicans demanded \$100 billion. They compromised on \$38 billion and cheered their own success. *There was no*

campaigns over decades to value 'new' even though the old continues to suffice. Wars are sold to us as a solution to the very fear that is engendered through media news coverage. These wars benefit the corporations who sell the tanks, guns, and ammunition. Increasingly a new player is reaping huge rewards from war: the *contractors* who fill positions of security and provisioning, with less restriction from legal niceties such as the Geneva Convention, but that allow the regular military to operate with fewer casualties. The country seems to be run by an 'Iron Triangle': military, business, and government; precisely what President Eisenhower warned us against in his final address from the White House. We have grown to disregard conflicts of interest as meaningless concerns and pointless worries. It was only recently that the Congress took steps to ban insider trading by Congressional members. This is one of the ways the Congressman manage to greatly expand their personal fortunes while serving in a relatively low-paying job¹⁹. Financial elites and political elites have become one and the same, as people shuttle back and forth from banks to government and back again, and as corporate money to influence laws, whether by campaign contributions, lobbying, or media that is not product-related, becomes the dominant force in our so-called democracy. War is good for business; the military's 2011 budget of \$700 billion was 20% of federal spending, and 4% of GDP. So we will see only perpetual war, of course. And what does modern warfare look like? It looks like soldiers, sitting at a console, flying drones from 8,000 miles away from

voter rebellion. We get the government we have, not the government we want.

¹⁹ Relative to bankers, hedge fund managers, and CEOs, that is.

Afghanistan, Pakistan, Yemen or Somalia, getting medals for bravery. And it looks like this: Elliot Woods, in *“Underneath the Armor”* writes about a marine platoon stationed at Patrol Base Fires in Sangin, Afghanistan:

“The district is so remote, so cut off from the Afghan government that none of the farmers with whom I spoke knew the name of their country’s president. They could not name Helmand’s provincial governor either, or even their district-council leader. They did not know what country the marines in their fields had come from, let alone why they were there. They did know they were tired of living in a war zone. They were afraid of everyone, and that fear had driven hundreds of Sangin families to Kabul, where they were waiting out the war in filthy encampments on the city’s western outskirts... here was a platoon of marines shedding an extraordinary amount of blood in a place where there was virtually no local governance, barely any Afghan police or army troops, and a population that wanted nothing more than to be left alone.”

This author is not a liberal, anti-war activist. He is trying to show the humanity that we are destroying in our youth when we send them into these situations; hopeless, mismanaged, wrong-headed exercises of power.

Ethics are rarely discussed despite an ever-increasing conflict between living a moral life and being deemed a success in this capitalist economy. What regulations are being enforced that place ethical

restraints on the behavior of banks have in the last year led to Goldman Sachs paying \$550 million for securities fraud, Bank of America paying \$8.5 billion (and setting aside \$5.5 billion for future restitution) for selling toxic mortgages, and as I write this, news reports tell us that Barclays Bank will pay a fine of \$450 million, being the first bank to confess to manipulating the London Interbank Offering Rate (Libor, or LiEbor as some columnists have already named the scandal). As large as these numbers may seem to you and I, they are just a blip on the Cash Flow Statements of these banks, literally a cost of doing business. The fraud that is proven in countless emails around the selling of derivatives and the offering of mortgages to borrowers who obviously could not pay, followed by the bank taking out credit default swaps²⁰ on their own loans, are further indications that unethical behavior has become inherent in the financial industry. And President Obama's statement²¹ that *while immoral, the behavior of Wall Street was "mostly" not criminal*, is an indication that the tendency to lie to cover up bad behavior extends even to the highest levels of our government. It appears that losing \$1.8 billion in customer-segregated funds at MF Global, while clearly a crime, will also go unpunished. When the "Yes Men" do one of their stunts: announcing that Dow Chemical is going to provide restitution to the victims of Bhopal, for example; during that first half hour where people are saying, "Wow, they are finally doing the right thing!" the stock plummets, only to recover once the company releases a statement saying, in effect, "That good deed you have heard

²⁰ If you would like more detailed information about this type of mortgage fraud, please read my book, *What Color Is Your Sky*.

²¹ October, 2011

about, we're, uh, *totally* not doing that". Thus, we've created a system that thrives on the very exploitation that moral people reject. Which side are you on? And really; what would happen if companies, if every company, actually did the right thing? Would our economy collapse?



Notice how the words "fixed rates" have taken on new meaning in this ad

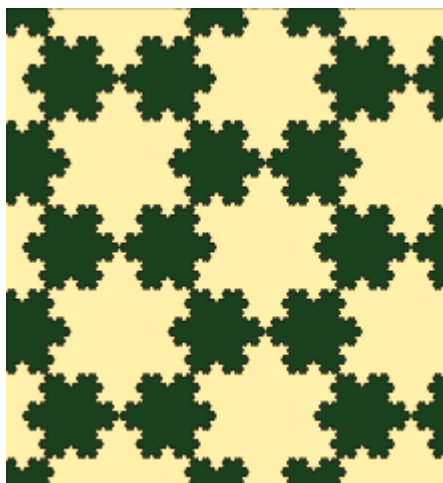
And, is the price of gasoline rigged too? Well, let's see: The daily price for gasoline depends on oil price "benchmarks" which are based on data from oil trading firms such as banks, hedge funds and, occasionally, actual petroleum companies. The market is unregulated

and relies on the honesty of the firms to submit accurate data about all their trades. What do *you* think? Analysts estimate that as much as 35% of today's oil price is due to speculation in the futures market!

No one is immune from manipulation. No matter how high your own opinion of your faculties, you will fall for propaganda. Fox News viewers actually know less about what is happening than people who watch no news at all, yet they believe they are watching news that is "fair and balanced". Advertising is sublime, subliminal, and appeals to your unconscious of which you have no awareness. Solution: pick news sources wisely, and *turn off the infotainment*.

Fractals are typically self-similar patterns, where self-similar means they are "the same from near as from far". Fractals may be exactly the same at every scale, or they may be nearly the same at different scales. Fractals are complex, and while you can describe how to generate them, you cannot mathematically define them. The useful concept here is that *the part reflects the whole*: much like a hologram, every part contains the information you can find in other parts, and at all scales. An atom looks like a solar system. Trees and clouds are fractals. The human lung is a fractal: spread the lung's surface out flat and it will cover a tennis court. Patterns in one aspect of the world show up in nearly every aspect. The human body is an ecosystem, redundant and resilient in many ways. It is also dynamic: stationary = stagnant, and in nature, stagnant is dead. In the capitalist model, money that is not flowing is not being used to generate more profit or create demand for new products or services. Growth is required because unused profit is no good; stagnant money is no longer money. Likewise, in nature, uncontrolled, perpetual growth is something we call a cancer, and eventually it

uses up its host's resources, killing both the host and itself. Because we haven't learned the lessons about stagnation, many humans will choose stability or repetition rather than change or potential failure. Expecting Social Security payments to carry one through retirement is one way such a choice manifests. Just-in-time inventory, using genetically-modified organisms (GMO)²² and a dependence upon monoculture crops for our food, are others.



The Koch snowflake is a classic fractal

²² GMO: there are already safer environmentally friendly ways to grow more food for the planet's exploding population. By focusing on the false panacea of genetic modification as a way to feed the world's hungry, vital research dollars have been siphoned away from more promising lower-tech approaches to increasing the efficiency of the global food system. GMOs do however, enable a few workers to effectively strip profits right out of the ground, leaving badly depleted soils toxic in the process.

Once we grasp the idea of fractals, we understand more deeply that the ways in which we see our world, and nature, are just echoes, or better yet, reflections, of the views we have been taught to hold by the dominant culture in which we are born. Primitive societies see the world as a food web, an egalitarian reflection of the primitive structure of that society. They stress harmony, and mutual aid: they set up their own community structure in clans and also see the beaver as a clan, and the deer, and the buffalo. Nature is not in competition, nor is it a resource; rather **it is the community within which one lives**. In early Greece, society was split between master and slave, between city and rural, and so too, nature was split between domesticated and wild, orderly and chaotic. Now look at today, when we dissolve clan ties, and guild ties, and you will see the rise of the corporation: the reflection becomes one of buyers and sellers, vying for position and advantage; prey and predator, the survival of the fittest. The war becomes between capitalists themselves and between capitalists and consumers, nature be damned. What cannot be quantified in order to keep score, what cannot be planned or manipulated for profit, does not exist. Priceless is useless. If domination is the social structure, then perpetual war is the foundation of the resulting economic system, and it is merely a reflection of the society itself. Thus our own experience with nature is not the result of the inherent nature of reality, but is instead just a reflection of our own interaction with each other. *Change our interactions, and the assumptions from which these interactions arise, and we change fundamentally our world.* This helps us to understand why our own individual actions can have an impact on the larger consciousness, the group mind.

When we understand that what happens in the micro is reflected in the macro, can we then question the random acts of violence²³ that are always portrayed in media reports as the actions of a lunatic? What's happening in our economies, our corporate sectors, our banking systems and our sociopolitical environments is not independent of what's happening in our movie theatres and our schools and our workplaces. Something deeper is happening than just chemical imbalances and misfiring neurons here; something more sinister, and something more widespread. What if these modern shooting sprees are the result of the same conditions that led to murderous outbursts of slaves against those around them -- including *but not limited to* their masters – and are just acute episodes of backlash against a culture of severe oppression and alienation? What if these acts **are** our culture and the random shooters are not victims of chemical imbalances, or deep psychological anomalies, or rebels, or exceptions? What if they are the metastasized cells of a cancerous culture of violence and genocide?

If It Were Up to Me

Lyrics by Cheryl Wheeler

- Maybe it's the movies, maybe it's the books
- Maybe it's the bullets, maybe it's the real crooks
- Maybe it's the drugs, maybe it's the parents

²³ The latest, an event that happened while I am writing this book, 20 July 2012: the shooting in Colorado at the premiere showing of “*The Dark Knight Rises*”. Initial reports: 12 dead, 40 injured, smirking gunman captured, single-gunman theory questioned, gun control debate reopened *again*.

- Maybe it's the colors everybody's wearin
- Maybe it's the President, maybe it's the last one
- Maybe it's the one before that, what he done
- Maybe it's the high schools, maybe it's the teachers
- Maybe it's the tattooed children in the bleachers
 - Maybe it's the Bible, maybe it's the lack
 - Maybe it's the music, maybe it's the crack
 - Maybe it's the hairdos, maybe it's the TV
- Maybe it's the cigarettes, maybe it's the family
- Maybe it's the fast food, maybe it's the news
 - Maybe it's divorce, maybe it's abuse
- Maybe it's the lawyers, maybe it's the prisons
- Maybe it's the Senators, maybe it's the system
 - Maybe it's the fathers, maybe it's the sons
 - Maybe it's the sisters, maybe it's the moms
 - Maybe it's the radio, maybe it's road rage
 - Maybe El Nino, or UV rays
 - Maybe it's the army, maybe it's the liquor
 - Maybe it's the papers, maybe the militia
 - Maybe it's the athletes, maybe it's the ads
 - Maybe it's the sports fans, maybe it's a fad
- Maybe it's the magazines, maybe it's the internet
- Maybe it's the lottery, maybe it's the immigrants
 - Maybe it's taxes, big business
 - Maybe it's the KKK and the skinheads
 - Maybe it's the communists, maybe it's the Catholics
- Maybe it's the hippies, maybe it's the addicts
 - Maybe it's the art, maybe it's the sex
- Maybe it's the homeless, maybe it's the banks
- Maybe it's the clearcut, maybe it's the ozone
- Maybe it's the chemicals, maybe it's the car phones
- Maybe it's the fertilizer, maybe it's the nose rings

- Maybe it's the end, but I know one thing.
- If it were up to me, I'd take away the guns.

We owe it to the victims and their families to offer them our deeply considered reflection on what just happened, not our thoughts and prayers before we move our attention onto some other distraction. It's hard in moments of such immense pain and anguish to question the very foundations of one's culture and society. Yet that is where this violence comes from. We are wrong if we think otherwise; we can't just wish this behavior away even if we did stop making and selling guns in this country. The roots are much deeper than that. We can't continue to repeat the same coping mechanisms we used after September 11th: creating shrines while shopping on the one hand, and charging off to war on the other; never once asking the most important question, "Why?" Ms. Wheeler's song (above) points to most of the excuses, most of the symptoms, but **none of the reasons why**. When will we, as compassionate human beings, have *that* conversation?

We cannot separate our mundane concerns from the ultimate reality of life on Earth. Our lives have a spiritual component, whether we devote any time at all to a practice that supports it or not. It is easy to feel separate, alone in this vast Universe, an isolated entity flitting from role to role throughout our days. Our skin forms a seemingly firm barrier that defines 'me' vs. 'everything outside of me'. Our ego, that monkey-mind chattering away during every waking moment inside our head, focuses on how 'I' am relating to that exterior everything and trying desperately to be happy. The ease of this attempt depends largely on our perspective, on

our belief in the type of Universe we inhabit. If it is a 'good' Universe, we are likely to find happiness in most of our endeavors, if it is a 'bad' one, we may harbor deep feelings of victimization or repression, or display great anger and violence in self-defense.

But is it true, that we are separate beings? Throughout history, almost as a mantra, a few people have held firmly to the belief that 'We Are One'. Despite the obvious indicators that 'I' exist and function as a single unit in the great machine of society, can greater awareness of my inner being, my soul, lead me to a greater understanding of the interconnectedness of all beings? Will I find greater satisfaction, greater success and increased feelings of love and understanding, if I can reach this sense of oneness with the Universe? Will I find life to be more fulfilling? Will I tap a source of greater compassion, and find the energy to create a more just and sustaining world for everyone?

You may be having a difficult time with the concept that 'We Are One'. Especially within the American culture, we are raised to believe that matter is solid, and that we have control over some portion of our environment. Our sense of individuality is not only deeply ingrained and taught to us from our first days on this planet, but also celebrated and renowned worldwide, if only because we don't have to act this way. Some of us are groomed for leadership positions, at work or within society, further perpetuating the myth that we can control anything. We are also taught to judge: to judge other people, to judge situations, and most of all, to judge ourselves. If matter is solid, and we have control over others and events, and we can judge someone to be wrong and ourselves to be right, then the phrase 'We Are One' does not make any sense.

As science peels away the layers of the structure of matter, it is becoming clear that the Universe is ultimately an energy flux, and there are no distinct separations between one part and another. String theory and quantum physics both describe a Universe that is just a continuous flow of energy at its most fundamental level. We are beginning to grasp what it means when science shows us that atoms are 99.99% space, containing very little actual matter²⁴. This shows that seemingly solid barriers, such as we seem to perceive between our skin and the outside world, are actually extremely porous and nearly arbitrary boundaries. Most of the molecules in our bodies are water. We take in water primarily by drinking and eating and we lose water through various means; breathing, sweating, and elimination. Seen from one perspective, water flows from the 'outside' environment into us and back out again, and the water that is held within my own body this moment possibly was in your body a few days ago. In the world's oceans, by comparison, there are currents such as the Gulf Stream, in constant motion. The water within a particular stream may have slightly different properties; the salinity and temperature and movement energy may be distinct compared to ocean water outside the stream, for instance. But it is still water, just like all the remaining fluid that makes up our oceans. You have actually breathed at least one molecule of oxygen that was also breathed by Jesus, or the Buddha, in your lifetime. Our world is energy in circulation. Our bodies may seem to be individual and separate, but

²⁴ <http://tiny.cc/bvctiw> offers an interactive graphic depicting the relative scales of size of the Universe; fascinating in that it demonstrates the concepts of fractals and energy being the basis upon which the Universe is formed.

really we are just slightly different manifestations of the same Universal energy that makes up everything.

Quantum physics shows us that matter is energy with potential, not necessarily something solid, until it is observed. It demonstrates that atoms can be 'entangled', meaning that one can be separated from its partner by millions of miles, and yet communicate instantaneously. It is increasingly demonstrating that crude Newtonian physics are not the whole picture, indeed, these concepts may be largely wrong. Recent experiments show that *awareness* is pivotal in determining the nature of some (if not all) energy, and even *whether something exists or not*. Initially, just a few decades ago, this property of matter was believed to affect only the smallest of the small, but with each passing year, the scale it is seen to affect grows. There is even credible evidence today that awareness affects energy on our human scale. If science tells us that awareness is crucial in existence, and religion tells us the same thing, shouldn't we begin to examine how our own awareness is affecting our life?

Does it serve us to ignore this ultimate reality? If we are separate beings, we are subject to feelings of pride and control, and we draw comparisons between other separate entities and then make judgments about what we see. We criticize ourselves needlessly if we don't conform to certain standards, usually standards set by those who seek to control us. We assume that people or events are 'good' or 'evil' and suffer when 'evil' enters our lives. We fear being 'alone', because we fear the loss of love, or the loss of connection to those we cherish. We have no sense that we embody love and we often have no abiding connection with any higher power. We suffer when events happen that we believe are our fault, either by inaction or incorrect action. Not one of

these conditions engenders feelings of love and connection with the Universal energy. All of these feelings and beliefs can lead us to violence and chaos.

Yet all of these emotions and thoughts are not the ultimate truth of reality. If God is eternal and a part of everything, then any thought, feeling, emotion, or perspective that has a beginning or an end 'in time', is not God and is therefore not ultimate truth. Without questioning our assumption that we are separate entities, we can see the glass as half full or half empty, 'good' or 'bad', or as 'incomplete' in some way. We can limit our emotions to those that we have habitually used, without giving a thought to whether a different emotion might be more useful.

When we are cut off on the freeway, we can react with a variety of emotions, some helpful and some not. There is no inherent or required emotion at that moment; we can be angry or loving, impatient or calm. We fail to grasp that no one can hurt me; only I can hurt myself with what I **choose to believe to be true** in this moment. And that means that I can ease the pain, no matter the situation, by questioning the truth of what I believe that is causing the pain. When we want to believe a particular thought or emotion, we look for any evidence we can find that proves it to be true. We will ignore evidence to the contrary; we are only interested in being 'right'. Our subconscious mind will even join the search, screening the inputs from our senses, looking for proof that our ego is right. Our minds process millions and millions of bits of data every moment using the energy of a 20-watt light bulb, like the one inside your refrigerator. It's no wonder that it looks for operational efficiency, and falls back on patterns and knee-jerk reactions that allow us to act with as little thought as possible.

This doesn't mean that we must learn to ignore emotions, quite the contrary, we must embrace them. Our fault lies in resisting certain emotions as 'unpleasant', and in grasping at the same emotions habitually even at times when they are inappropriate. When pain arises, acknowledge pain. Then let it go. When we focus on pain and try to push it away, try to make it stop, our resistance fuels the pain and it will settle in and stay awhile. We give it energy through our resistance. When we acknowledge the emotion with awareness, we find a small kernel of joy in the realization that we are *feeling* something. This is part of our underlying purpose for being here, on Earth, as a manifestation of Universal energy. We are eternal, spiritual beings having a temporary, human experience. It feels good to have *any* experience, without labeling it 'good' or 'bad', without judging its merits or categorizing it according to its strength. It *is*, and that is enough.

When we react from habit, we often find we achieve results that are less than satisfactory. Our ego fills us with fear of new situations, precisely because it has no history to fall back on, no reaction that was demonstrated to work well in a similar situation before. It bombards us with potential calamitous outcomes, and we often turn away from a new adventure chock-full of learning and pleasure, only because our ego can't get past imagining the worst-case scenario. The emotion of fear is frequently unfounded, and upon close examination, quickly falls away.

Naturally, when we begin to act from within a sense of connection with all that is, we find violence abhorrent. We grieve the loss of species through extinction as we would grieve the loss of a neighbor. We feel the sense of separation that permeates our culture, fueling a greed that allows a few people to enrich themselves beyond

reason at the expense of the poorer masses, and we wish to grow beyond this limited perception of our selves. We see decades and centuries of struggle and violence persist because of our unwillingness to meet others on our shared and common ground. We feel rage as we witness our air and water, vital resources that we depend upon for our very survival, fouled beyond use, hoarded, or priced and sold by corporate and governmental policies and procedures. We feel hopeless to change any of these issues, because we don't know how to awaken others or ourselves quickly, and we have few role models that show us an effective way to bring about meaningful change.

Once you begin to see your connection to the Universe in everyone, your heart opens and love and relationship become the dominant force for change and growth in your life. Love clearly becomes the focus of your energy and action. You happily give and receive love, radiating joy and peace, seeing the universe through eyes that seek relationship, not control or judgment. This is what gives life purpose and meaning. As we center ourselves within this ideal, we reach out to others in authentic ways, eager to cooperate. Acting from this center helps us share ourselves more easily, build consensus among our network, and act in increasingly ethical ways.

You don't need to tell anyone of the change in your perspective, just 'be' peace and love. Naturally it takes time to develop the equanimity that allows your love to drive your speech and actions. It demands that you be willing to listen to your heart, that you devote yourself to making ethical choices, that you offer your essence to others through your behavior. It also requires that you be willing to be genuine with all you meet, speaking the truth and from the heart at all times. You give up the

false sense of security you maintain by keeping conversation superficial, but you find we all have a natural tendency to treat a vulnerable being with kindness. Opening your heart to others demonstrates that you care about them, and who can ignore compassion flowing in their direction?

Inevitably there will be times when differences arise, choices go wrong, or someone else is unable to respond to you in with this same sense of love and connection. Right action implies that you respond to these situations by dropping your differences and trying everything you can to make things right between you. Refrain from falling back into the old paradigm, and responding from anger or with deception and manipulation. Ask 'how can I respond with love?' or 'how can I respect their point of view and still reach agreement?' rather than argue or become violent. Begin slowly; opening up to those already close. As you find you are successful in deepening your close relationships through loving attention to others, begin to have more meaningful and deep conversations with a widening circle of friends and acquaintances, and eventually, strangers.

Capitalism

Our economy is like the Titanic: only the bankers have taken all the lifeboats.

cap·i·tal·ism *noun* 'ka-pə-tə-,liz-əm: an economic system characterized by *private* or *corporate ownership of capital* goods, by investments that are determined by private decision, and by prices, production, and the distribution of goods that are determined mainly by competition in a *free market*

That at least is the dictionary definition of capitalism. I notice that it says nothing of the capitalism practiced today in America, since our system leaves off the “free market” part, and we are using the “one-rule” version: the only rule that matters is *profit*, and maximum profit at that. Capitalism is a way to organize or optimize money for growth. It needs to be balanced by a voice that speaks for that which money can't buy: clean environment, relationships that matter, compassion for those less fortunate. It has morphed into a system that depends upon policies of borrow-and-spend, unlike the early structure of earn-then-spend.

So what does this monster we *call* capitalism look like today? 21st Century Economics presents us with many dysfunctional aspects, here are a few²⁵:

²⁵ Again I want to point you to my book *What Color Is Your Sky* if you want details about these issues. It is available as a free PDF download at www.derekjoetennant.net

1. Rampant fraud and reckless mismanagement in many economic sectors, although most noteworthy lately have been the problems in the financial sector
2. Widening gaps in pay between the lowest- and highest-paid workers
3. Subsidies provided by government at taxpayers' expense control prices and limit fair competition within the marketplace, fostering monopolies
4. Insider trading and high frequency trading lead to a stock market that is rigged against the individual investor
5. Public bailouts of the worst actors in the financial sector, even as no one has been prosecuted for crimes already against the law
6. Private debt and public liability imposed on taxpayers creating the "heads we win, tails you lose" attitude, politely called "moral hazard", among many in business, government and the military
7. Monetary policies aimed at recapitalizing insolvent and recidivist banks that act as a further tax on wage-earners through inflation, economic contraction, and debt
8. Promotion of business leaders and policy-makers who are chronically compromised and who shuffle back and forth between business and government positions
9. Conglomeration of *Systemically Dangerous Institutions* into a more empowered menace by our failure to break up institutions commonly known as "too big to fail"
10. "Financial innovation", code for "we've found a way to make money without contributing *anything useful* to our community" has

accelerated the flow of wealth from the poor and middle classes to the already-rich

Contrary to what you may assume, capitalism *has not* been around forever. There are still cultures and societies today that do not use money. Liberals often bemoan that fact that there are people living on less than US\$2 per day income; without once questioning if all of these people live within societies where you have to have money to survive. Only 7% of India's adults work for a paycheck. The 93% cobble together home-grown food, bartered goods and services, and the occasional odd job for a bit of cash, in order to get by. Yet their reported levels of "happiness" are nearly **identical with ours**. The Native Americans, you might claim, used a form of money called '*wampum*'. Yet in the Indian economic "system", wampum are traditional sacred shell beads of the Eastern Woodlands tribes of the indigenous people of North America. Woven belts of wampum have been created to commemorate treaties or historical events, and for exchange in personal social transactions, such as marriages. As you might find in any gift economy, the native peoples used a token marker that, outside the system and ritual of their culture, had no value. In another important difference, wampum was not used as "coin" in daily transactions. Tribes worked together to ensure that everyone had what is required for survival: food, shelter, and love. We'll explore how other ways of transacting "business" might work, after we examine what's gone wrong with capitalism. This understanding of "value" is very different from our culture: today, we "understand the price of everything and the value of nothing" as Oscar Wilde famously said. We think that money is necessary, and that it can bring us happiness. Yet studies show this is

not the case. We also conflate the idea of technology with the idea of progress: more complex technology *must be* better. Our hubris actually lets technology take us further from an experience of life and from the enjoyment of *sacred*. Is there room in your life for more sacred reverence of life?

Back to the issues inherent in using words: many Americans, upon hearing the word capitalism, think that communism is the opposite, and only other, economic system. That is seriously wrong. The two systems are very different: capitalism focuses on the belief that capital is primary, people (labor) secondary, and that what is important is increasing your share of any scarce resource, product, or service. Communism focuses on sharing and managing resources for the good of the people, rather than a minority elite (the 1% in Occupy's terminology). Capitalism understands profit to be the ultimate goal, not providing for the common welfare, and believes that the only real way to maximize profit is to control (code for *minimize*) wages paid to labor. Communism on the other hand, in its true nature (not what manifested in the Soviet Union in the 20th century) values the individual as the reason there is a need for an economy in the first place.

Focusing on capital and labor, however, is only part of the picture. Economics is an art, not a science, which explains why there are so many differing solutions being offered. Inflation or deflation? Stimulus or austerity? Money printing or gold standard? The very complexity of a modern economy means that there are always constraints: resources, capital, availability of labor, marketing, communications, information, (the list goes on quite further!) that affect each other in unforeseeable ways. Each aspect has limits: upper limits beyond which there are no more resources and lower ones where the

input is so limited as to be meaningless. What if we ask, “What limits our economy? What limits our democracy? What limits do we want to live within?”

Workers in our capitalist economy are paid in property, whether it is goods in trade or fiat currency. But property is not the only, nor the best, way to get ‘paid’ for your work. Service is more important than property or ownership. Recent research shows that altruism, serving another without expectation of reward, is inherent in human beings. If you have ever performed volunteer work and come home more energized and profoundly affected than you ever imagined possible, you understand this point. Not everything can be measured with money; some things are priceless. I went to Haiti in late-2008. In September of that year three tropical storms and Hurricane Hannah passed over the island, dumping incredible amounts of water on a deforested land. The second-largest city in Haiti, Gonaives (pronounced Gon-eye-eve) sits at the foot of a mountain and at one point was submerged under fifteen feet of water. When the water receded, about five feet of mud remained. The international disaster relief organization All Hands Volunteers (www.allhands.org) that I have volunteered with several times went to Haiti to help dig out the houses of the people in Gonaives. It was heavy labor: two shovels of mud into a five-gallon bucket passed bucket brigade style out to the street and dumped. It would take a crew of fifteen a day or more to clear the mud from a single concrete structure; but you can see how daunting a task that would be for the occupants if they had no government assistance and no way to hire someone to do the work. All Hands had been at work there for six weeks before I arrived. They had begun to work at a school for grades K – 4 that was operated by three Catholic nuns from India. The school

had over 20 classrooms, as well as an office, library, kitchen and such, arranged in a square so that the interior courtyard was fully enclosed. All Hands had borrowed heavy equipment from the United Nations and cleared the four feet of mud from the courtyard, and then proceeded to empty each of the rooms by hand. When I arrived, the schoolrooms had all been painted and the school had just re-opened; it was the first (and for three more months, the only) school to open again in Gonaives. Volunteers were finishing repainting the exterior walls, which I helped with.

But the crux of the story is this: I had brought along a photo printer from America, and along with a volunteer who had a nice digital camera, we hung a white sheet on the wall outside the school's office and took a portrait picture of each of the 574 students. It took me three days to print one 4X6 color glossy of each student, and I still get tears in my eyes when I remember how it felt to distribute those photos to each of the children. Some of those little *people* had never seen themselves, having no mirrors or cameras in their lives. Imagine being 8 years old and not knowing what you look like. Watching the mothers pick up their students, who would hand the photo to Mom, who would start to cry: these are the reasons we do the work that we do. These feelings point to a fundamental understanding that given the chance, we would all like to spend our time making a difference in the lives of others, not reporting to a repetitive, uninspiring taskmaster who dominates and controls us so that we can have the money we need to eat.

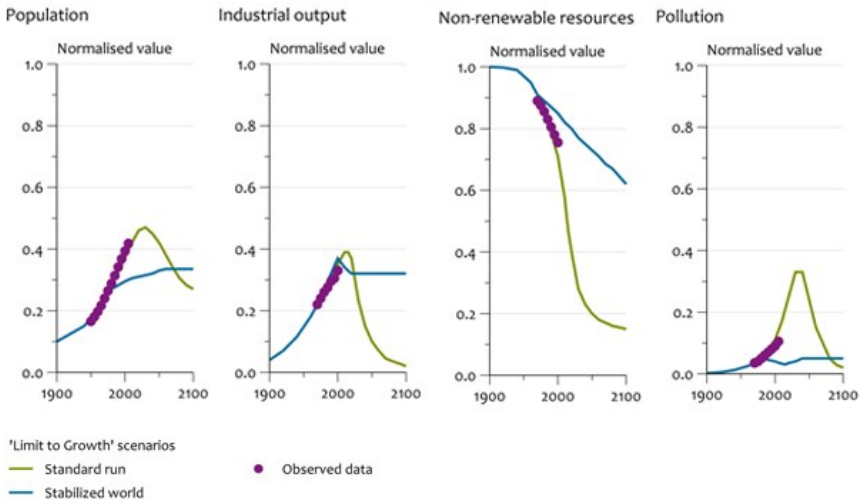
Imagine also, how it would be to have our service be the measure of our status in the world. Our biology seems to drive us to acquire status; even Native Peoples that don't use money use a gift economy in which those who give more, have more power and

status. In our capitalist economy, money equals status. Our need to display status is part of why we feel compelled to consume mass quantities of goods, to show off how much money we've managed to "earn". Our materialism also stems from the constant bombardment of advertising, both overt and subliminal, that instruct us on what is required in order to be accepted by our peers. This propaganda is the primary reason television is so problematic. There aren't many suggestions in the media that we can achieve greater satisfaction from volunteering in our neighborhood than by upgrading an electronic toy that still functions.

Forty years ago a book, *Limits To Growth*, caused a stir among economists and environmentalists. Its allegation, that the economy could not continue to grow forever, was based on two fundamental facts. We live on a finite planet; and while we used to be able to tap into virgin resources, eventually all the "easy" and "rich" deposits get tapped out and it becomes more difficult and more expensive to find the resources we have come to rely upon for our society. One would think it would be prudent to plan for this eventuality: to find ways to slow our need for growth, to reach a steady-state economic model, or to design a system that relies much more heavily on resources that nature can renew (and renew quickly, not over millions of years as is the case for oil). The second key point is this: the economy is part of the environment, rather than the environment being part of the economy. Our current capitalist model has this backwards. We can't shoehorn the environment into an economic model and then abuse it beyond its own capacity for renewal. We need clean water and clean air above anything else or even the economy that we so highly value is doomed. So how are we doing at taking heed of this warning? In 2012, the authors

published an update, including a chart that compares what to expect if we made no changes after 1972 (standard run), and what impact a concerted effort would make (stabilized world). Here is their chart, in which the observed data dots track the standard run exactly:

Comparing 'Limit to Growth' scenarios to observed global data



What do the authors say about their study? "We're in for a period of sustained chaos whose magnitude we are unable to foresee," Dennis Meadows warns. He no longer spends time trying to persuade humanity of the limits to growth. Instead, he says, "I'm trying to understand how communities and cities can buffer themselves" against the inevitable hard landing. As long as natural resources are underpriced compared with their true environmental and social cost—as long as, for instance, automobile consumers do not pay for lives lost

from people breathing polluted air or the extreme climatic conditions caused by atmospheric warming from their vehicles' carbon emissions—technology will continue to produce resource-intensive goods and worsen the burden on the ecosystem, Partha Dasgupta argues. "You can't expect markets to solve the problem," he says. Jorgen Randers goes further, asserting that the short-term focus of capitalism and of extant democratic systems makes it impossible not only for markets but also for most governments to deal effectively with long-term problems such as climate change.

We appear to have wasted the last forty years completely, which is why Mr. Meadows counsels that we are in for a hard landing. Is it that we don't trust scientists, believing they have a *socialist* or even *communist* agenda, and are bent on taking away our freedoms on the pretense of saving Mother Nature? Is it that we are so afraid, and these future scenarios bring us so much pain, that we self-medicate with drugs, alcohol, sex, or the Internet and no longer care? Is it that we are so distracted by the need to find the money we need to eat that we can't think about more pressing issues that don't seem to be affecting us today?

During the same time period, globally we have added over 2 billion workers. Arising from 3 main changes in society: growth in population itself, the incorporation of women in large numbers into the workforce, and the movement of people off of rural farmland and into cities as a result of the agricultural revolution; this massive increase in the supply of labor has allowed wages to fall as the demand for work increases. We in America often point fingers at immigration and outsourcing for our economic woes, yet together, these two issues caused less than half the job losses of the last ten years. The

prime culprit is technology, computers in particular. We seem to laud the wrong thing, if having jobs for everyone is our goal. The tendency to point fingers at immigration in particular is troubling, as it epitomizes the divide-and-conquer strategy that has been so effective at minimizing dissent and change. We fragment into groups defined by race, class, language, religion and gender, rather than coming together as *humans who want to have enough to eat*. When one neighborhood or community rises up and protests their treatment, businesses move into other, quieter neighborhoods. Capital benefits in this regard from the cheap transportation that oil has provided. How will capital be impacted if oil is no longer cheap?

Our tendency to think short-term dominates all aspects of our decision-making: we discount (or don't know) **history**, thinking, "This time is different". Because the real world is complex beyond our ability to parse completely, we cannot foresee all unintended consequences and this conditions us to fear change because it appears to be unpredictable. Our conscious desires and plans battle with our subconscious programming: our shadow and those behaviors we learned as children being raised by unconscious (or maybe absent) parents. Our subconscious filters what our senses tell us, showing us only the information that validates our assumptions, thereby keeping us from reaching greater understanding of the possibilities alive in this moment or seeking a change of course. We trust bad data, and improperly value the information we do have. We make logical decisions from inaccurate information, as well as illogical decisions from accurate information. How can we become aware of these tendencies, and begin to think long-term instead?

And speaking of history, George Mobus writes:

“The major belief structure operating in the world today is that a capitalistic, market-based, consumer-oriented economy is the BEST approach to creating wealth. We have to give credit where credit is due. Once upon a time that was really true, at least before the emphasis started to shift toward [consumerism]. Profit motive, entrepreneurship, competition to drive down prices, and all of the mechanisms that are entailed in this kind of economy did indeed produce enormous wealth for a segment of humanity. But the whole premise is based on continuous growth (for profits to grow) and that required the shift to consumption orientation. In order to keep the engine going you needed to have ever expanding purchasing of stuff and services even if that stuff and services did not contribute one bit to fulfilling lifestyles [it provided *riches*, not *wealth*]. Today the capitalist economies are trapped needing growth to maintain investment opportunities against a loss of the very basis of wealth creation — energy. Without the latter capitalism will die.

“Then there are the biophysical realities of climate conditions, water over-consumption, soil degradation, food production declines, and biodiversity loss. These are all symptoms of what is ailing us. As with all symptoms we need to monitor them just to understand the progression of the disease. Environmentalists have never gotten past the point of worrying about what humans have done to the environment as being THE number one problem. They won't touch population issues and they are guilty of counting on technological solutions. They put undo weight

on one of the many symptoms and in doing so alienate a number of people who might have otherwise taken a look at the underlying systemic problem.

“Climate change, while merely symptomatic, may be one of the most critical factors to keep an eye on. Radical weather anomalies and general shifts in climate parameters will provide some of the worst kinds of stresses on societies. Populations will be displaced, or more likely due to the rapid onset we might see they will simply expire in place. The energetic (and hence financial) costs of mitigation and adaptation will be prohibitive given the decline in net energy. Where will [we] get the resources to pay for mitigation and adaptation if the climate chaos is as bad as some climate scientists now claim it is likely to be? We will not only have to suffer political failure but failure of governance in general. Our system of governance is so brittle (and I don't just mean that in the US) that it cannot possibly adapt itself to these rapidly changing needs.

“From a systems viewpoint it appears that the real “cause” of our dilemma is our own mental weaknesses. We are not truly rational creatures. We are subject to thinking guided more by heuristics²⁶ and producing biases that we nevertheless mistake for rationality (when in fact

²⁶ Experience-based techniques for problem solving, learning, and discovery. Where an exhaustive search is impractical, heuristic methods are used to speed up the process of finding a satisfactory solution. Examples include using a rule of thumb, an educated guess, an intuitive judgment, or common sense.

it is rationalization). Our brains are simply not evolved enough to allow us to override limbic influences²⁷ and use knowledge-based judgments in guiding decisions. This weakness extends to everything from decisions to buy a hot looking car because a hot looking babe was in the advertisement to choosing a science career because the subject happens to be the hot topic de jour. None of us is immune from insufficient sapience. Science, thank the stars, works not because individual scientists are objective, rational beings, but because the process produces self-correction when false understandings prevail. And then there are the financial wizards and bankers — the capitalists who truly believe that their creation of paper assets based on smoke is doing God's work. They just cannot help themselves letting limbic drives take over. Anyone who has spent time in a trading pit knows the meaning of animal spirits.

“Most people go about looking at each debacle as isolated and independent events. I've even talked to people who, even though they think things in general are bad and maybe are going to get worse, still think the main cause is just a string of bad luck events, e.g. the housing bubble/sub-prime market and the gasoline price spike were coincident and the bursting of that bubble just caught Wall Street off guard. Once the housing market bottoms out, we'll get back on track for economic growth again — you know, the normal way. But the truth is that these events are [symptoms of a much deeper problem]: our

²⁷ our primitive brain and emotional training

imprudent reliance on finite fossil fuels, our imprudent extraction as if there were no tomorrow, and the resulting bursting of the biggest bubble of all, the energy bubble. We are imprudent in all that we do to use that energy, including and especially expanding our populations and profligate consumption of junk just for the sake of consuming. We have no consciousness of the long-term consequences because our brains are incapable, on average, to compute those models.

“In a global collapse [we have no prior experience to relate to], and no other places to run and hide. Everything and everyone will be subject to similar conditions. And given that the dominant culture of the day is greedy capitalism I suspect strongly that the predominant reaction will be violence, both in terms of attempts to take away and attempts to protect what people possess.”

There is a path that we have followed, fueled largely by cheap and abundant oil. Oil is so powerful, it offers us the ability to do 80 days of one man's work in 5 minutes at the cost of one gallon of diesel fuel, \$4 in 2012 currency. This access to energy far in excess of a man or a horse led to a huge expansion in the production of both food and goods. The resulting increase in the tax base, both from an expanded economy and from the growing population, has in turn led to a great expansion of government. This governmental expansion wears many faces: government programs to help the poor, programs to research future technologies that increase our productivity, military equipment to sell to other

governments fueling their own plans of domination and expansion, as well as military incursions that attempt to maintain a global hegemony. By allowing the financialization of the economy, meaning the development of debt used to fuel speculation and hedging, tax revenues have continued to climb, at least until corporations gathered enough influence on government to reduce or eliminate taxes on these spurious gains²⁸. Concurrently, the increase in the ability to finance deficit spending through borrowing, enabled because of the increase in cash looking for a “safe” haven, also drives an expansion of government. This path has always had only direction: bigger. There have been no thoughts of how to manage a contraction of either the economy or the government. There is no plan for how to handle peak oil, peak resources, peak debt, or peak government itself.

It is becoming very clear that each of the steps along this path have become problematic. Oil is now only found in deep locations under conditions that make it hard to extract. Pay attention anytime a “big” new deposit is announced; in the details you will find that even after investing years and a few billion dollars into developing the source, the amount of oil extracted will only sate our need for oil for a few weeks at best. More and more nations, already well over half, have become net oil *importers*. Even the biggest fields of all in the Middle East are beginning to decline. The not-ready-for-prime-time unconventional oils being brought to market not only prove difficult to refine into liquid fuel, on which 95% of our transportation infrastructure depends, but also rely heavily upon dirty, toxic, and water-intensive

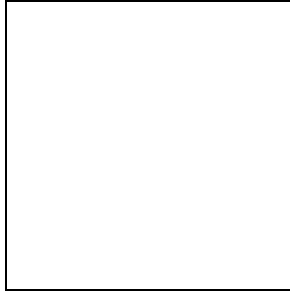
²⁸ The merger of state and corporate power is the definition of *fascism*.

processes that we have yet to truly test or regulate. We are collectively covering our eyes, holding our noses, and jumping into a pit where we hope to wring out the last few drops of oil before we manage to kill ourselves²⁹, just because we refuse to change our economic model. Because we have promised ourselves pensions (called Social Security) paid for by the poor workers who continue to work once we retire, and many other programs that complete our social safety net; and because we spare no expense or waste in order to make great theater in airports and military bases around the globe to let people feel a little bit more safe, and because we subsidize, with tax money in price supports and tax breaks for corporations, our so-called “free market” economy, the level of debt our government has incurred has ballooned faster than the number of people employed by the government itself. And because the debt creates money, more funds have been available for speculation and the creation of phantom wealth; riches that gush upward from the poor to the capitalists sitting atop the pyramid scheme we call our monetary system without any increase in our happiness or resiliency against random and tragic events.

Capitalism has its supporters, of that you can be sure. Many point to Adam Smith, author of *Wealth of*

²⁹ The tar sands of Alberta, Canada have been compared to this scenario: you are coming home from work and decide to stop by your neighborhood tavern for a quick beer. They tell you the taps are broken, but you are so desperate for a drink that you cut out pieces of the carpet under the bar stools, wring them out into a glass, and attempt to satisfy your hunger for beer with the leftovers that have been spilled there over the life of the tavern.

Nations in 1776, as being the guru of this free market economy. In that book he points to the “invisible hand” that guides the market, and refers directly to markets where there is complete, accurate information available to everyone. This cannot be the case. Just as when two people witness the same event, standing side-by-side, yet tell different stories about what they saw, information will not be equally shared or perceived. In many cases, information can never be fully known: for example, a fisherman decides when to stop fishing based on many factors. He may have a mortgage payment due, his children may be hungry or in need of school fees, he may be angry with his wife and reluctant to return home, and he has no way of knowing exactly how many fish are left. Consequently, his decision to stay out a few more hours or to drop one more net may have the unintended consequence of taking the last of the fish in the area, and causing him to lose his livelihood the following year. But he can never know for sure. And in the event that fish are becoming scarce and harder to catch, he can raise the price each fish brings because the market also lacks complete information, thereby sending the wrong signal by increasing his own incentive to fish more. This type of reinforcing feedback loop is common yet usually unseen, and it takes us past tipping points where the system is irretrievably altered before we know what is happening.



The Invisible Hand

Is there anything we can take away from this understanding? I would point to these ideas:

- 1) We can spend more time making decisions from 30,000 feet; meaning that we need to step away from the moment-to-moment, in-your-face confrontation and take in as much of the complete picture as we can. This means developing information sources that have proven truthful as well as sources that speak from different perspectives. The more important the decision, the more time and sources of information we need to tap into.
- 2) We can increase our understanding and use of the “Prius effect”: as drivers have real-time data about performance, in the Prius automobile the automaker provided a constantly-updated graphic about mileage performance, people change their driving habits to maximize their fuel economy and thus minimize their impact on the environment. Studies abound that show that having access to data helps us make better decisions. People who can easily observe their electricity meter use less power, as just another example. This also argues for maximum

transparency, both in government and in business, because access to more information helps us make better decisions. The ability to blow holes in the walls of secrecy and disinformation the media and government project is priceless and essential if people are to be able to prevent oppression. Power is skewed in favor of those with capital as they make the rules and even affect the justice system, manipulating police actions and court decisions. Any redesign of a system thus needs to include seeking ways to improve access and distribution of factual data.

- 3) Centrally-planned economies fail in large part due to their reliance upon bad information, delays in processing that information, and delays in acting upon the orders that result. Time lag is built into that system out of necessity, although our ability as a society to access and distribute information has taken a giant leap forward with the worldwide web. We can develop better ways to “crunch numbers” and make use of real-time data streams than we have ever had access to before.

Capitalism is a very complex subject. It encompasses most of our public life, fuels our dreams, and determines how well we live. Even aspects of life that can't be bought or sold, love for your family for example, are profoundly affected by where you fit into the capitalist system. So it is vital that we understand not only the ways in which capitalism works, but also the ways in which it is propelling our society towards collapse.

Let's clarify the words *wealth* and *riches*. There is a tremendous difference between them, yet our culture tends to use them interchangeably. Wealth refers to the *use* value of something. It arises from its own inherent nature. If you have many 'things' that are useful, you enjoy abundance and you may be called wealthy³⁰. If you trade your wealth, and in capitalism you tend to trade your wealth for 'money', then you are using a thing's *exchange* value. An item's exchange value is not inherent, however. Instead it depends upon the item's scarcity; if the item is scarce, you can get more for it when you trade it. If you have lots of things with exchange value, you may be called rich. You can see that a person can be wealthy but not rich, or rich but not wealthy.

Another way to language this is to refer to wealth as "real" wealth, and riches as "phantom" wealth. This way of speaking is useful because it hints at the reality that something that has exchange value can become worthless if it is no longer scarce, hence its value can vanish like a puff of smoke. Conversely something that has use value will always be useful. Consider now the "*Lauderdale Paradox*", which states that an increase in riches leads directly to a decrease in wealth. It makes sense that if you trade away something that has use value you convert wealth to riches. But as we know, riches are phantom wealth that has no inherent use or value. Riches rely upon the agreement of the users to determine its worth, and agreements can be broken, affected by events or other agreements, or skewed to the benefit of a few and the detriment of many. Scarcity has other effects: it drives war as people covet what

³⁰ *Abundance* as it is used today is often understood to mean "lots"; in this book I use it to point to "enough"

others have; it makes people greedy; it treats people and Nature as property or things as easily as inanimate objects; it creates winners and losers, usually more losers than winners; and most important for this discussion, it is **required** for capitalism to exist. Abundance, on the other hand, is cooperative and reflects the ways in which Nature operates. It may not solve the war problem, one can covet useful things as easily as phantom wealth. However, if I live in abundance and cooperation, I am much less likely to want more so badly that I would be willing to fight for it. If I have no worry that I won't have enough, I have no need to be greedy; it is only when I fear I might lose what I have that I fall into the trap of always needing more as protection against future loss. Because people and Nature have inherent usefulness, we don't see them as property able to be traded or discarded³¹. If we live in abundance, life is no longer about "I win, you lose"; rather we all win and the more we cooperate and share and gift our wealth, the more we win. The key question here is, how do we language these ideas so that we can talk about living in community without invoking the specter of the failed Soviet experiment into so-called "communism"?

Capitalism as it exists today is about taking living creatures and their homes, declaring them to be private property, turning them into debt commodities that are then bought or sold, and accumulating them into a pyramid scheme of debt that they euphemistically and incorrectly call "wealth". But as it has sucked up these creatures and ecosystems (old growth forests, prairies, oceans) it creates this "wealth" from the death and

³¹ If we are *ethical*, that is.

the genocide of both human and non-human species. Fighting capitalism isn't to redistribute wealth; instead it is to stop the death.

Much of the problem today is the result of the evolution of the financial sector of the American economy over the last few decades. Since it developed after I left school, and wasn't explained very well in the mainstream media, I hope I can be forgiven for not understanding how modern finance works. Here's a short parable, written by Bill Bonner and placed on the Web 06/19/2007, at the very beginning of the sub-prime crisis. As you read this, keep in mind how little has changed despite the critical problems that were brought into the light of day during these last five years.

Imagine a man who makes his living digging ditches. He may hire himself out at a daily rate of, say, \$25. The old capitalists would have paid no attention to him – he is just one of millions of small entrepreneurs getting by in life. But today's financial hustlers will spot the opportunity. 'Let's take him public', they will say. 'We'll raise his daily rate to \$30...pay him his \$25...and the rest will be our "profit."' We'll sell shares to the public at a P/E of 20³²...let's see, 20 x \$5 x 250 days per year = \$25,000.' All of a sudden, the ditch digger has a capital value of \$25,000.

³² P/E stands for Price to Earnings, a method for evaluating a particular stock price. In the traditional parlance, a P/E of 20 is at the edge of acceptability; since the advent of "deals" and the Internet bubble, companies still trade with P/Es that are much higher, or even incalculable because they have no earnings.

Then, they borrow \$20,000 from a hedge fund...and pay it to themselves for structuring the deal. Now, the hustler has \$20,000 in his pocket; the hedge fund has a high-yield bond worth \$20,000; the shareholders have \$25,000 worth of stock; and the poor man is still digging his ditches.

Then, an even more ambitious wheeler-dealer will come along and decide to "roll up" the whole industry – bringing the ditch diggers together into a multi-national consortium. Now they can all do cross-border transactions...including derivatives. And now ditch-digging is a major business, suitable for large investors...with more investment coverage and a higher P/E ratio. Soon all of the world's banks, pension funds, insurance companies, and hedge funds have some of the ditch digging paper – debt or equity – and billions in fees and commissions have been squeezed out of ditches by the financial industry.

That, patient reader, is the way (the world-over) that industries and assets are now being bought, sold, refinanced, leveraged, re-jigged and resold. In the old days, companies went to investors or to banks for capital and cultivated a relationship with them that was long and fruitful. Now, it's all wham-bam-thank-you-ma'am capitalism. Inquiring capitalists now only want to know one thing – how fast can we do this deal? How many points can we get out of it and how much leverage can we get? And whom can we dump it on, when we're done?

This is a great example of *phantom* wealth, and helps explain how the financial sector has grown from 6% of all corporate profits in 1970 to well over 40% today. Notice how nothing useful was created, the man still digs ditches, but commissions and fees and gain arising

from trading shares *seem* to create riches. Yet when the house of cards comes down, when the true value of the tradable shares is questioned and found lacking any substance, our current model has the taxpayer stepping in and ensuring that investors are made whole. No matter that taxpayers don't have billions of dollars lying about looking for some use, and will have to borrow the funds to ensure bankers get their annual bonuses. The system must be maintained no matter the cost.

Here's another parable:

Helga is the proprietor of a bar. She realizes that virtually all of her customers are unemployed alcoholics and, as such, can no longer afford to patronize her bar. To solve this problem, she comes up with a new marketing plan that allows her customers to drink now, but pay later. Helga keeps track of the drinks consumed on a ledger (thereby granting loans to her customers). Word gets around about Helga's "drink now, pay later" marketing strategy and, as a result, increasing numbers of customers flood into Helga's bar. Soon she has the largest sales volume for any bar in town. By providing her customers freedom from immediate payment demands, Helga gets no resistance when, at regular intervals, she substantially increases her prices for wine and beer, the most consumed beverages. Consequently, Helga's gross sales volume increases massively.

A young and dynamic vice-president at the local bank recognizes that these customer debts constitute valuable future assets and increases Helga's borrowing limit. He sees no reason for

any undue concern, since he has the debts of the drinkers in Helga's bar as collateral. Helga, flush with borrowed money, gives in to the increasing demands from her employees and dramatically increases their rates of pay and installs what are the community's best working conditions.

At the bank's corporate headquarters, expert traders figure a way to make huge commissions, and transform these customer loans into DRINKBONDS. These "securities" then are bundled and traded on international securities markets. Naive investors don't really understand that the securities being sold to them as "AA" "Secured Bonds" are really the debts of unemployed alcoholics. Nevertheless, the bond prices continuously climb, and the securities soon become the hottest-selling items for some of the nation's leading brokerage houses.

One day, even though the bond prices are still climbing, a risk manager at the original local bank decides that the time has come to demand payment on the debts incurred by Helga's bar. He so informs Helga. Helga then demands payment from her alcoholic patrons, but being unemployed they cannot pay back their drinking debts. Since Helga cannot fulfill her loan obligations she is forced into bankruptcy. The bar closes and Helga's 11 employees lose their jobs and all their accumulated entitlements. Overnight, DRINKBOND prices drop by 90%. The collapsed bond asset value destroys the bank's liquidity and prevents it from issuing new loans, thus freezing credit and economic activity

in the community. The suppliers of Helga's bar had granted her generous payment extensions and had invested their firms' pension funds in DRINKBOND securities. They find they are now faced with having to write off her bad debt and with losing over 90% of the presumed value of the bonds.

Change a few words, using “middle class” instead of “unemployed alcoholics” or “Collateralized Debt Obligations (CDOs)” instead of “DRINKBONDS” for instance, and you have a short and simplified synopsis of the mortgage crisis of 2007. For many reasons, debt is at the core of the problems with capitalism today. Capitalism relies upon trade, and thus exchange value, and money facilitates that trade. Our system of money, referred to as the “Federal Reserve System”, uses debt to create the money itself. Let's understand more about this system, and then just play with this idea for a few moments: how has this system contributed to our problems today?

First we begin by looking at how the system works today. Many people believe that the Federal Reserve (often referred to as “the Fed”) is an arm of the national government. It is not; despite the .gov at the end of the URL for website, it is a private bank. When it needs to *print paper* currency, dollar bills, it does use the government's printing press³³. But it buys the bills from the federal printer for the cost of printing, and then loans them to other banks or to the government itself. When taxpayers were bailing out the financial system in 2007

³³ Actually paper money accounts for about 3% of the total supply, actual coins less than 1%. The rest of our *money* is just electronic entries in computers.

and 2008 to the tune of many trillions of dollars, the Fed was placing the funds into the government's accounts in return for an IOU that requires the government to pay interest to service the debt. The US borrowed the money from the Fed, in other words. If you are at all familiar with credit and borrowing, you know two aspects of this situation that may already be troubling you:

1. by the time loans are repaid, after years of interest charges, the total amount repaid far exceeds the original loan amount, and
2. at some point, the borrower has borrowed so much that no one is willing to risk lending any more to them.

But here's another troubling aspect that not too many people understand: in our current monetary system, which by the way, we have only been using since 1913, ***money is created out of thin air when banks loan money to borrowers.*** Our common sense tells us that when we approach the local bank and ask for a loan to buy a car or a home, the bank has the money sitting in a vault somewhere, decides we are credit worthy, and gives some of it to us. This is wrong. Our system operates under *this* premise: no debt, no money. Banks loan money into existence. In theory, they are to have a certain amount of "reserves" (assets that act as collateral for their ability to lend) in order to make loans. In reality, they loan all they can and borrow "overnight" from the Fed in order to meet the letter, not the intent, of the minimum asset requirement laws. Since banks are allowed to profit by creating money out of thin air, they create too much. If politicians are allowed to determine how much money is created, they will create far too much money in order to pay for projects that win votes. The rise in housing prices was due to the pumping of money into the market to spur home ownership: was

that a good thing? In the 2000s, money supply doubled and housing prices tripled: that is the result of simple supply and demand. The fact that banks profited from commissions and fees, MBS, CDO, and CDS³⁴ only served to motivate them to create as much money as possible, even resorting to *liar loans* to get every bonus they could.

Economists will tell you that money fulfills three basic functions: it is a unit of account, tracking the value of work you have performed; it is used for the payment of account, facilitating trade; and last, it is a store of value. We are misled, however, if we believe that a fiat currency, a form of money that has no inherent value (no *use value*) but that relies upon the agreement of both parties to determine its exchange value can ever be a store of value. This points to why gold is superior to “riches”, even though gold has little actual *use value*. If you have great riches under this monetary system, and you use some of it to buy and hold a stash of gold, it is likely that should the US dollar collapse, holding gold would be extremely useful. You wouldn’t want to use it during the ensuing chaos: trying to buy food with it would be dangerous, if not fatally foolish. But once a replacement currency has been established, it is very likely that you would be able to sell gold into that new currency and then use the exchange value of the new money to buy up assets once more for sale at bargain-basement prices by sellers desperate for the new cash. The U.S. dollar has been used for less than 100 years, fiat currencies for a few centuries, and gold for 5,000+

³⁴ Mortgage-Backed Securities, Collateralized Debt Obligations, and Credit Default Swaps, lumped together and called derivatives because they have no inherent value, their value derives from the value of something else, like a mortgage agreement.

years. Which one do you think will survive the coming collapse?

While we are on the topic of gold, let's look at the notion held by many that as we leave our current fiat currency, the dollar, we should return to the kind of currency backed by gold that we had until 1933 (America) and 1971 (the rest of the world). There are huge problems with this type of metal-backed money however. The original dollars that were backed by silver or gold pegged the price of the metal so that there would be no fluctuation in the value of the paper money because of someone manipulating the metal market or supply. After decades of speculation in mining and processed metal, it is unlikely that we could once again set the price of gold or silver by government decree. Thus the paper currency would be subject to market forces that could quickly damage the economy and the peoples' ability to plan ahead or save their money effectively and safely. In addition, by tying money to metal, you define the sum total of the money available by the amount of metal you own. In a classic example of this, look no further than America from 1870 – 1899. A few decades before the Federal Reserve System was put into place, US dollars in the late 1800s were tied to gold, and the money supply was kept steady despite a near doubling of the population during the Westward Expansion and following the end of the Civil War. Because the money supply could not increase without the government acquiring more gold, there was a steady decrease in the amount of money available to pay workers. Each year more and more people couldn't work, and those that could were paid less and less. In 1892, the economy seized up in the worst (up to that time) recession the country had seen. This lesson

should clearly show that we cannot return to metal-backed currencies.

Our currency system, referred to as the *fractional reserve* system, evolved from the business practices of goldsmiths during the 1700s and 1800s. Often, the goldsmith was the only person in town who had a safe secure enough to store gold. You can easily imagine how difficult it was to use gold as your currency for trade: it was heavy, it was hard to make change, and it exposed the person carrying it to risk: risk of theft and risk of injury or death during robbery. Goldsmiths began to issue receipts for the gold that people gave them to store within the secure confines of their safes. At any time, the holder of a receipt could turn it in and get back their gold.

The goldsmiths quickly discovered that only a fraction of the people ever returned for their gold. People traded the receipts instead, leaving the gold tucked away inside the goldsmith's safe. This meant that the goldsmith could issue receipts for more gold than they actually held in their safe, thereby *creating* money. Today's banks are allowed to use the same principle. While we may believe that when the bank loans us \$30,000 to buy a new car that the money would otherwise be sitting in a vault somewhere gathering dust, in truth the bank only has less than 10% of the money that it lends to us. The remainder is merely an accounting entry into our account, predicated on our signed agreement to repay the borrowed funds with interest.

This poses several problems for us. For one, the argument in favor of charging not only interest, but also high rates of interest (credit cards today may carry interest as high as 36% per year) is based on the notion

that when the bank lends money it forgoes the use of that money and the return it would otherwise have if that money were to be invested. This is not the case, if the bank is only conjuring money out of thin air and allowing you to spend what the bank didn't have in the first place. For another, the money created by this process does not create the money required for the interest the borrower must pay. There are only two ways that the money to cover the interest portion of the repayment can be introduced into the system:

1. some amount of assets must be repossessed and resold by the bank after some payments have been made by the borrower, or
2. new loans must constantly be made, growing the amount of money in the system.

Are we happy with a system that either dooms a certain number of citizens to failure through default, the only way to free up enough money to repay interest, or one that is based on what is commonly referred to as a *Ponzi scheme*, a system that requires an ever-increasing influx of capital to make the earlier participants whole? We saw what happens (in 2008) when the banks realize that they don't have enough assets to be making new loans: credit froze. As banks reassessed the value of their assets in a falling real estate market, they were unable to make new loans, and there was not enough money in the system for everyone to continue repaying principal and interest for their loans. This combination is referred to as a "liquidity crisis". And as defaults increase, credit naturally shrinks, which means there is less money available to purchase goods and services, which leads to higher unemployment, and that causes more defaults, and we spiral ever-downward until something drastically changes to increase the money supply. Note also that

both debt repayments and defaults actually destroy money, removing it from the system. This is part of the reason the government was forced to inject so much capital into the banking system to increase liquidity, and why we have yet to see hyperinflation as a result.

Yet another problem with this system relates directly to the federal government: the money, by some estimates more than \$2 trillion dollars directly funneled into financial institutions in 2008 and 2009 and \$7 trillion in other stimulus spending, was borrowed from the Federal Reserve. As we have seen, the Fed doesn't have trillions of dollars just lying around. When the US government needs to borrow money, the Fed makes an electronic entry and the government has money to spend. For doing this *service*, the Fed receives IOUs that generate interest income. As the government borrows money from the Fed, servicing that debt has grown to cost taxpayers over \$500 billion each year, even as the interest rate hovers only slightly above zero percent. What happens when interest rates rise to even the historical average of 5%? The government would either have to raise taxes, increase the deficit, or decrease spending on other government programs in order to *just service the debt*. No one expects, or budgets, to pay back the money borrowed in the foreseeable future, and so we are saddling future generations with onerous interest payments for borrowing they had no part of³⁵.

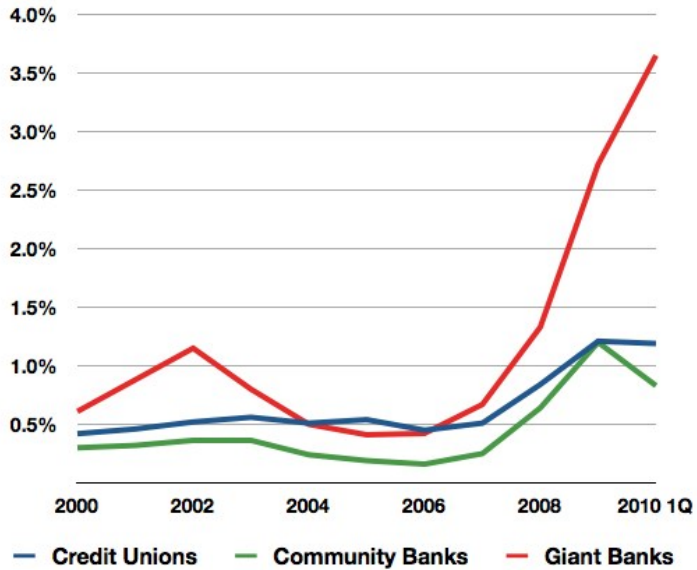
Debt is not wealth. 55% of Americans make \$34,000/year or less, and carry nearly \$20,000 in debt. Fully 25% of Americans earn less than the level of poverty, or \$22,000 for a family of four. Single women with children make up 40% of all households, and they

³⁵ Is this taxation without representation?

suffer with a single-income household while they make 77% of the salary a man would make. Is it any wonder that half of all children in America are or have been food-insecure?

There are over 6900 banks in the U.S. that have \$1.4 trillion in assets, and make \$257 billion in small bus loans each year. There are also four banks, JPM Chase, Bank of America, Wells Fargo, and Citibank, which have \$5.4 trillion in assets, and yet make only \$85 billion in small business loans. So how did the Big 4 get to be “too big to fail” while performing so little of the traditional banking business, making loans? They grew by trading in the stock and bond market, by creating and selling collateralized debt obligations (CDOs), by trading credit default swaps (CDS) which are like insurance, and by bundling and trading mortgage-backed securities (MBS). Indeed it was the explosion of sub-prime mortgages that could be bundled into MBS and CDOs that fueled the huge profits and bonuses the banks enjoyed during the run-up to the bursting housing bubble in 2007. And it was the writing of insurance (CDS) on those bad loans that not only are prima facie evidence that the banks knew these loans were fraudulent and unrepayable, but that continue to this day to put our entire monetary system at risk. Notice which banks issued the most problematic loans in this chart:

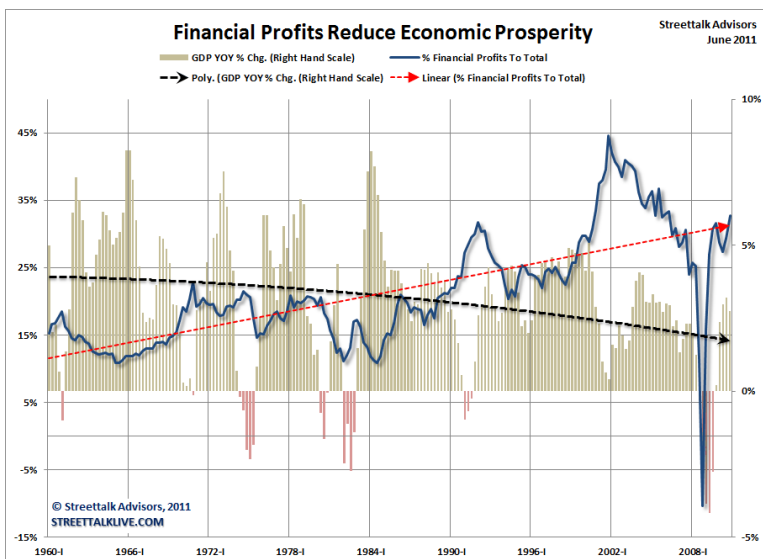
Percent of Loans Charged-Off by Size and Type of Institution



Source: Federal Deposit Insurance Corporation and National Credit Union Administration
Notes: Community banks are defined as those with \$1 billion in assets or less. Giant banks are those with more than \$100 billion in assets. Charge-offs, which are the value of loans removed from the books and charged against loss reserves, are measured net of recoveries as a percentage of average loans.

Credit Unions are the middle line, Community Banks the bottom line,
Giant Banks the top line

Note that all of these ways of “making money”, MBS, CDO, and CDS³⁶, are trade-based and hence phantom wealth, contributing nothing to the wealth of our communities. There is great concern that escalating financial sector profits, by converting wealth into riches, is making our entire society poorer. Note this trend on the chart, the lowering of GDP as a function of rising bank profits:



Remember, we take on debt because we either expect that asset values or income will rise soon, or we expect that inflation will allow us to use less valuable dollars to

³⁶ Because these “products” are derivatives and derive their valuation from the value of other things, the CDO (for instance) gets its value from the small portions of the many and various MBS it contains. If the MBS disintegrates, the CDO goes away as well.

pay back the debt. No one expects the first two scenarios (except when speculation drives up asset/exchange values without any real increase in use value, a precarious rise), and the third is anathema to the economic viability of our country³⁷. There's no one left to take on debt, and banks are rightly loath to lend to those who cannot repay. There need to be two parties to a debt: the bank wanting to create the debt, and a borrower who sees the benefit of taking on the debt. When there is no good economic forecast, borrowers see getting out of debt as the best route, and by ending their participation in speculation and bidding wars, asset prices continue to fall, leading to the downward trend in prices. Seen from another perspective, your debt is the bank's asset. As you pay off your debt, you remove assets from the bank, making it more difficult for the bank to lend and to profit from the fees and commissions and interest. What does it look like when the banks no longer have any outstanding loans?

Here's a quick summary of debt in the last 30 years. In 1982 our debt-to-GDP ratio broke through 100% for the first time. By 1988 debt levels had already reached 175% of GDP, and then we experienced the 1989 market crash. As asset values fell sharply banks failed to meet their reserve requirements (sound familiar?). Federal Reserve Chairman Alan Greenspan rescued a financial sector that should have been allowed to fail, creating what we now refer to as "moral hazard": the

³⁷ The notion that under hyperinflation you will be able to use hyper inflated dollars to repay your debts for next to nothing is very misleading: in hyperinflation, prices skyrocket *before* the money is adjusted. This means that you will be unable to buy food for a long time before the government devalues the currency; you will most likely go into default on your loans just trying to eat at the higher prices, first.

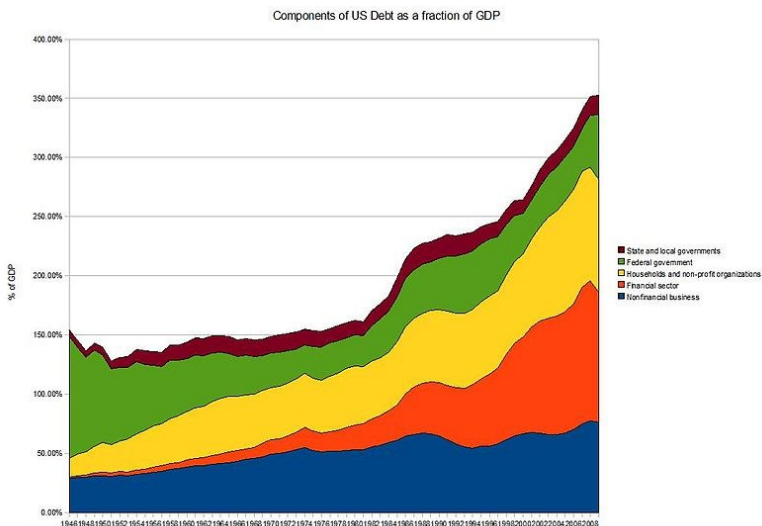
expectation that the government would backstop risky behavior and bailout any bank that got in over its head. We sent a clear message that banks could keep their bonuses and profits, but taxpayers would bear any losses. Naturally, banks then went looking for someone else to lend money to, which led to the “S & L” fiasco. Recall that interest rates exceeded 20% in the early 1980s, as the Federal Reserve attempted to combat inflation by limiting the amount of money it would create. This led Savings and Loans to make “bad” loans in a vain attempt to profit from the high mortgage interest rates (sound familiar?). Over 800 bankers went to jail over that one. Then the money went to Long Term Capital Management-type behavior; profiting from the growth of hedge funds and new financial “products” like credit default swaps and derivatives, even as debt levels crack 200%. However, when the trading models they were using (based on just five years-worth of historical financial data!) failed, they had bet the wrong way and needed to be bailed out. Then in 2001 we experienced the dot-com bubble, where people were borrowing against their home in order to play in the market and they saw the debt remain even as their assets disappeared. Naturally, these individuals were desperate for funds and borrowing took off via sub-prime lending and no-doc loans; debt cracks 300% compared to GDP. It didn’t hurt that both Presidents Clinton and Bush encouraged lending entities like Fannie Mae and Freddie Mac to make loans in order to put more money into an economy that was faltering. They disguised this easing of liquidity by saying their intent was to “put more Americans into homes they owned”, forgetting that we are not “homeowners” but rather “loan owners”. Throughout these 40+ years, wages for the poor and middle class have remained

stagnant. Believing that the economy can grow through increased spending even as wages fall is **magical thinking**. The only way Americans were able to enjoy a more lavish lifestyle was to either borrow using credit cards and home equity, to work more hours, or to put our womenfolk to work. The results are levels of debt we've not seen before, and our trust that many future generations will have no problem paying for our own largesse. Today the entire American economy (and increasingly the world economy) is saturated with debt exceeding 350% of GDP, despite the destruction of trillions in debt through default and Federal Reserve buybacks and Quantitative Easing programs.

The decrease in consumer/mortgage debt has been somewhat offset by student debt (up 275% since 2007). Loans taken to get a "good" education raise a few questions; for one, the state governments that typically fund our educational institutions don't have the ability to borrow like the federal government, and state budgets are under incredible strain as unemployment rises and tax revenues fall. This has led to the need for schools to raise tuition fees to offset the loss of government funding. Also, it is easy to justify raising tuition fees if you expect that borrowing is going to cover the payments. If we are concerned about lending to people who lack the ability to repay however, we should question lending to students. More than half of students graduating with a four-year degree in 2010 and 2011 have been unable to find jobs using their new degree. Research shows that if you are out of a job for more than three years, your skills erode, fail to keep up with the ever-faster changes in the business world, and that you will find it even harder to find a job. On one hand we know that a college education is becoming as necessary today as a high school diploma was in the 1970s; on the

other hand if there are far more graduates than jobs, what is the point of taking on huge debts to get a useless degree? Student loan debt now exceeds \$1 trillion, even more than *total credit card debt*. Some parents also co-signed for the student loans, impacting their own financial situation. Student loans are the only loans that borrowers cannot discharge through bankruptcy, so we see people having their Social Security payments going to pay off their student loans (taxpayer money going to repay government loans?).

From top to bottom: State and local gov't, federal gov't, households and non-profits, financial sector, all other businesses



So here's the radical solution to either reset debt to manageable levels or change the way we do money altogether: announce a Debt Jubilee. Give taxpayers money (for example, \$50,000 each) with the provision that if they have debt, they must pay it off. This

deleveraging allows those borrowers to re-qualify for new debt. If you have no debt, go spend your newfound riches! It would cost less to do this than to continue to funnel money into banks that then pay billions each year in bonuses, and virtually no income taxes. Giving taxpayer money to banks to compensate for defaults punishes taxpayers who did not take loans. The spurt in spending from the cash infusion would boost the economy and create jobs, a result that previous stimulus and bailout spending has not been able to achieve. Remember we are talking here about debts that can't ever be repaid, which means the banks will never collect other than the interest they sap from the economy. In addition, because of the bailouts, subsidies and long-term reality of zero interest rates for overnight borrowing from the Fed, the banks have already been forgiven for making these bad loans in the first place. When do we forgive the people who were victims of bank fraud and manipulation, and of an educational system that did little to prepare them for such highly evolved, and virtually unregulated, financial sharks?

The problem this addresses is *private* debt: government debt is barely 25% of the total. The idea that increasing government debt is bad ignores that private debt is the bulk of the problem. It may seem improper to increase debt to get out of debt, but remember to look to Nature for clues about how to handle our problems: we know to steer *into* the slide to regain control! Lowering private debt is the better option since it is most of the problem. It gets the borrowers out of debt, while rewarding those who have no debt. The only entity that "pays" a price for the debt are the financial institutions that created the hazard in the first place while lending money out of thin air, since they lose the interest income they currently receive. Ideally, we

would then redefine property ownership concepts (more on this later in this book) so that speculation is taken out of the system and debt doesn't just fuel another rise in prices, and restructure our monetary system to radically limit or eliminate debt completely.

What about *this* moral hazard, sending the message that the government will backstop even private debt? If we can agree to change the rules: how money is created, how property is owned, how debt is issued, then we can avoid the problems that debt in this monetary system continues to create today. Can we rethink who owes whom, in a system that creates money out of thin air yet is unable to provide for access to income for all of our neighbors?

Let's explore this notion of growth. If growth is calculated using only nominal increases (meaning not adjusted for inflation), then the inflation rate will drive small "growth" rates into actual negative territory. Example: 2% growth plus 3% inflation = -1% *net* growth. And if your growth of 2% is due to a 3% rise in prices, not a gain in number of transactions, then actual growth is even more negative. In America today, 70% of GDP is driven by consumption, even as 60% of the population sees their discretionary income go down. Coupled with the fact that the top 10% of income earners are responsible for 40% of all consumption, which means they are buying the higher cost items and not increasing the number of transactions, only raising GDP using the same number of workers, we find we have a real problem: a falling standard of living for all.

Any scenario of negative growth does nothing to encourage businesses to hire new workers. Ask why businesses are not hiring, and the quick sound-bite

answer is that there is too much “uncertainty” about the future of business. Unfortunately, the future is malleable, meaning there can never be a guarantee that things will get better. Uncertainty is the only thing business can count on. Government spending at all levels totals 45% of America’s GDP, and with the increasing pressure of austerity and deficit reduction meaning that that proportion will fall, how is business planning to make up the shortfall? And let’s look at this notion of perpetual growth. I’ve already pointed out that we can’t have infinite growth on a finite planet. Where has our growth come from in the past? First, from expansion: growing our dominant civilization onto land that used to be inhabited by native peoples not part of the global economy, or in many cases, by colonization. We have also expanded our labor pool by globalizing our workforce, tapping into cheap labor because we have the transportation capability enabled by cheap oil to move materials and products through many different nations before reaching the retail shelf. We have also done what capitalism does best: turned a good or a service that used to be free into a commodity that can be traded, or put another way, converted something with use value into something with exchange value. Some examples:

- Child care. When I was growing up in the 1960s, I would get home from school, drop off my books, and go back outside to play until dinner or dark. All the adults in the neighborhood would serve as my “day care provider”, in that if I had a problem, I knew nearly everyone and could ask any of them for help. Today, children are much more likely to be dropped off with a paid day care worker, not someone they knew prior to beginning to attend the day care center, than

they are to be cared for by compassionate and concerned neighbors. It can also be noted here, that my mother was at home, like most women of that time. It is only since the majority of mothers now have to work in order to maintain the lifestyle we are accustomed to, that day care has become such a prominent feature of our communities.

- Water. Everyone used to drink from the tap or the well. Now we worry about toxics in our water, and favor “convenience” so much that we are willing to pay to have our water served to us in little plastic portions. We don’t ask where the water in the bottles comes from; some commercial brands actually come from a tap. We remain in denial that the plastic is leaching chemicals: of chief concern now is Bisphenol A (a chemical used to keep plastic pliable but that according to a US government study in 2006 “is associated with organizational changes in the prostate, breast, testis, mammary glands, body size, brain structure and chemistry, and behavior of laboratory animals”) into the water we drink, or that the oil from which the plastic is made comes from sources where no environmental protections mean that residents are poisoned and ecosystems destroyed, or that we use this plastic bottle then throw it away where it will sit forever under some dirt or even worse be shipped to China to be burned after we thought we had recycled it.
- Entertainment. We used to gather around the fire, or go to Saturday evening dances in the town square, or just entertain one another with our singing and storytelling. Then we began to

tune into free (anytime a product is “free”, *you* are the product under this capitalist model) television and radio broadcasts. Today, in order to view anything, you must purchase a service to bring cable, satellite, or Internet inputs into your viewing space. And dances? In town squares?

- Meals. It used to be that eating out was a luxury, reserved for very special occasions, like once a year. Buying or growing or harvesting or trading ingredients, and making food at home, was the only known source of meals. Mom was the cook and she cooked more for love than anything and for free all of the time. Today cooking at home is passé. If Mom is involved in dinner, it is as the takeout delivery person, or as the chauffeur who takes the family out.
- Inner peace. I remember going fishing with my Grandpa when I was barely 10 years old; up before dawn, in the early morning quiet, admonished not to speak “because sound carries far over water”. I wondered whether we were trying to catch food, or just meditating in the peace of the dawn. In a life devoid of “*repose and tranquility, the necessary conditions for reflection*” we now pay psychiatrists and psychologists for their time in order to gain understanding about our life, or to get prescriptions for the drugs we need to buy to medicate away the pain of our modern life. We know that something is wrong with this picture, but we blame ourselves for not fitting in, instead of defective cultural norms.
- Access to money. It used to be that you could get your money out of your bank account for free. You still can in some cases, by setting up a

direct deposit to an account and using an ATM card. But increasingly, banks are finding ways to charge for getting to your money:

1. Low-income Supplemental Nutrition Assistance Program (SNAP) participants must use a card, like a debit card, to use the program. Maintaining this system of cards allows JPM Chase to collect millions of dollars a year from taxpayers.
2. Unemployment benefits are typically also placed upon a debit-like card, and again, taxpayers are paying banks to provide the service. In addition, these cards are tied to the particular bank that issues them: if it is bank of America, and you don't have access to a Bank of America ATM and use another one instead, you end up paying the out-of-network fees just to get to your unemployment benefits. This can easily run over \$300 per year. The banks also collect a fee every time they transfer funds from the card to a regular bank account at your request.
3. Student loans are now disbursed using, you guessed it, debit-like cards. Fees are "steep and frequent," including per-swipe fees, inactivity fees (yes, you read that right), overdraft fees and fees to... yada, yada, yada.....
4. South Carolina just signed a deal with Bank of America to issue its state tax refunds, this is getting old, on debit-like ATM cards.... And by the way, that was through a no-bid contract: the SC Department of Revenue calls B of A "the best fit" for the program.

How could they know, without the free market's "price discovery" mechanisms?

5. Here's one that's not related to a debit card: the newest version of the Home Affordable Refinance Program (HARP 2.0). This program is supposed to let underwater borrowers who've made all their payments in good faith refinance their mortgages at current market value. Oh, they'll save money, too—somewhere around \$2.5 billion, maybe \$5 billion tops. So what's the catch? The banks that service these refinanced loans could make as much as \$12 billion in fees for the refinancings. Typically these charges are rolled into the new loan, meaning the borrowers will not only pay the fees, but interest of the fees, for the life of the loan. Guess the lower payments don't save as much as we thought.

This list could go on and on. The good news is that beautiful sunsets are still free, and because the various colors are the result of water, chemicals, and particulate matter suspended in the air, they are getting more colorful all the time. The bad news is that so much that used to be free or shared in common is now sold, and it is difficult to see where there is any room left for the economy to grow.

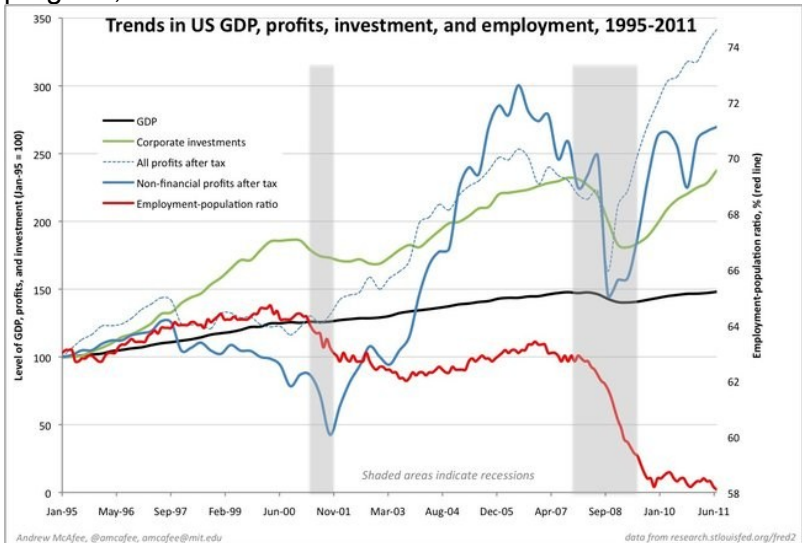
Another way the economy grows is through increases in productivity. Over the last two decades, most of that growth has come via technology; computers and robotics. Indeed, a large part of the reason that our productivity has risen since 2008 is precisely because of enhancements in computing, and not because we are working harder. Yes, there are a few manufacturing

plants opening in America, but unlike plants of years ago that would employ a few thousand assembly line workers, the new plants have a dozen workers monitoring the thousands of robots and machines from a control room. This is great for keeping goods cheap, and raising retail sales and thus GDP; but horrible for the unemployment rate. As technology fuels productivity, more goods are produced but without adding to workers' ability to pay for them. In the 1930s, the factories were idle because there was no money, not because there were no workers. Government figures show that of the 22 million jobs lost since 2001 in America, only 3 million were lost due to outsourcing. The rest have been lost to computers, either by the computer doing the work completely or allowing one person to be much more productive, and those jobs are not coming back. Notice the long arc of history here: workers in the fields were displaced by machinery, so they migrated into the cities seeking the only work left, factory work. Now they are being displaced even from that. The more we are just appendages of the machines, the less valuable or necessary we become. Where will we migrate to, and what jobs will we find, now that even menial labor has been taken over by technology? If your answer has to do with computers and/or the Internet, and working from home, you may be on to something; just not something that business wants to encourage. That smells too much like "freedom" and "independence from the system" to be cobbling together a living without the need for the company store.

We are seeing the signs of a frightening possibility³⁸: that a well-functioning, efficient modern market

³⁸ Frightening only for those unwilling or unable to think about wholesale change in our economic model.

economy, driven by exponential growth in the rate of technological innovation, can simultaneously produce economic growth and eliminate millions of middle-class jobs. That is frightening as long as we insist on maintaining an economy where every person needs money, acquired through work or from a government program, in order to survive.



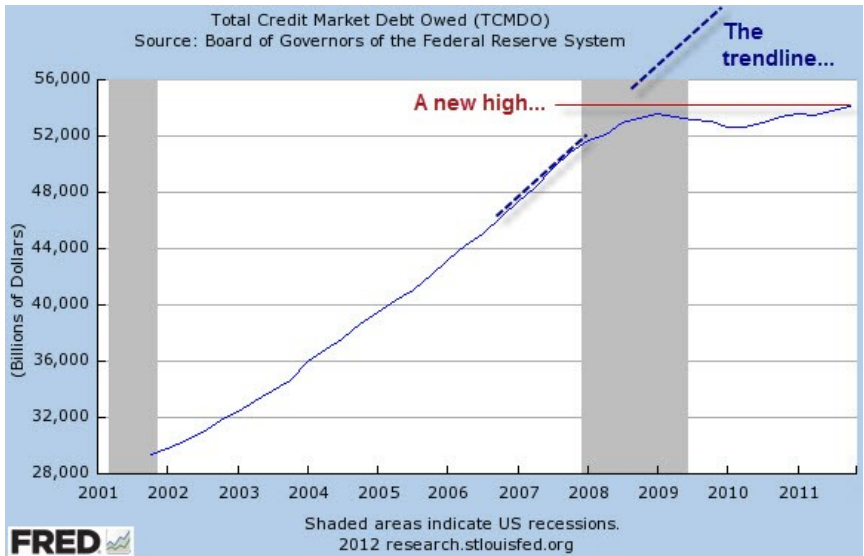
On his blog, Andrew McAfee explains the graphic reprinted above:

“Since the Great Recession officially ended in June of 2009 G.D.P., equipment investment, and total corporate profits have rebounded, and are now at all-time highs. The employment ratio, meanwhile, has only shrunk and is now at its lowest level since the early 1980s when women had not yet entered the workforce in significant numbers. So current labor force woes are not

*because the economy isn't growing, and they're not because companies aren't making money or spending money on equipment. They're because these trends have become increasingly [become] decoupled from hiring — from needing more **human workers**. As computers race ahead, acquiring more and more skills in pattern matching, communication, perception, and so on, I expect that this decoupling will continue, and maybe even accelerate.”*

In other words, the downward employment and jobs spiral will keep going, driven by **structural forces**. This necessitates **systemic change**, not government funded job programs; fundamental change along the lines of rethinking the necessity for everyone to have money to eat. Policies to ameliorate the process: a shorter work week, a massive investment in higher education, vocational training; will only slow the decline, not stop it.

Let's also acknowledge that for the economy to grow, the money supply must also grow. Beginning in the late 1960s, total debt in the U.S. doubled every 8 – 10 years. This chart shows the most recent ten years:



What this shows is how debt has remained flat since 2008 despite all of the money that the Federal Reserve and the government put into the banking system in an effort to get credit flowing again. This obviously means that our economy cannot possibly look the same over the next ten years as it has in the past. If you understand exponential growth³⁹, you will have already figured out that for the trend of the last 50 years to have continued, we would have needed to increase our debt from the \$50 trillion mark of 2008 to \$100 trillion in 2018. We are five years in to the next ten, and haven't been able to move much past \$50 trillion. Can you even imagine where that amount of debt/credit could come

³⁹ And if you don't understand exponential growth, either find that section in my book *What Color Is Your Sky* or search YouTube for "The Most Important Video You'll Ever See" featuring Dr. Albert Bartlett

from, should come from, *or even can* come from in the next five years to keep us on track?

Another buzzword these days is *deleveraging*: code for *increasing bank reserves*. One way to do this is to increase the supply of money and then park it at the central bank. Another way is to let credit deteriorate, because letting debt go into default means money is destroyed, and the existing bank reserves now represent a higher percentage of the total supply. When existing bank reserves are dwindling, you see banks fail; if enough fail, the system itself fails. This is what mandates for printing money, but printing money leads to inflation and makes everyone poorer. When credit deteriorates, it actually put assets back into the hands of banks but at a much lower value. This factor lowers the bank's reserves now that it has to mark the asset down to the FMV, so it not only lowers debt and lowers the amount of money available to drive consumption and thereby create jobs, but it also lowers the bank reserves. This is why printing money is the only viable plan from the government's perspective, because it is much easier to get re-elected during times of inflation than times of unemployment. Note also that printing money is possible today when it wasn't in the 1930s following the Great Depression, because then the money was tied to gold and thus limited by the supply of gold itself, while today we have a fiat currency that isn't restricted in this way. In a very similar fashion, it is nearly impossible for the European Central Bank to "print" Euros, partly because of the terms of the treaty that created the currency, and partly because many of the European national economies militate against the resulting inflation. That is a major factor in the apparent inability of the monetary system in Europe to recover from their debt crisis. The takeaway is this: inflation and slow

growth are destroying the value of money, and money printing is destroying debt in nominal terms, but not real terms. In other words, the currency needs to expand, meaning more dollars chasing the same amount of goods, and since supply and demand control prices, prices will rise (inflation). But historically, and remember there are problems in thinking “this time is different”, the nominal cost of necessary goods and services like food rise faster than the cost of discretionary goods and services, like houses or stocks. So your Google stock may rise 10% while lettuce at the market rises 125%. In this case we all lose if we are saving, have no assets to invest (another way of saying “totally invested in cash”, or “resource-poor”), or live on fixed income streams.

***WHEN YOU ARE POOR IN A FREE MARKET,
FREEDOM IS JUST ANOTHER WORD FOR
SOMETHING YOU CAN'T AFFORD.***

Because the Federal Reserve controls utterly the money supply and therefore the economy, we are in the weird position of having a capitalist economy based entirely upon a monopoly of money, and a centrally controlled economy just like the USSR in the communist era. The US dollar also benefits by being the world's *reserve currency*, a situation that mandates that every other nation trade certain goods or services using U.S. dollars. Most prominently, oil is purchased using dollars (although this too, is beginning to collapse). Termed *petrodollars*, American currency that is received for oil cycles back through investment banks headquartered in New York City. Thus deposits from oil-rich nations provide the capital banks can use for their own speculation/investment. In the 1970s and 1980s, one

prime vehicle for this type of investment was lending to countries for infrastructure projects: hydro-electric dams, electrification, drilling to find oil deposits, opening new mines, etc. Usually, the dollars themselves went to American companies, not to foreign ones. For instance, Bank of America might “lend” \$3 billion to Argentina for a dam project. They actually pay Halliburton the money, and in return, Halliburton goes to Argentina and builds the dam and power generation facilities. This system is rife with fraud and embezzlement, as companies often “pay” their own subsidiaries as if they were independent contractors at rates that exceed current market prices. In many cases, there isn’t even a power grid to carry the power away from the dam. That, of course, will be the goal of the next loan to the poor nation.

The nation, Argentina in this example, is now on the hook for making payments to service their debt, for a project that turns out to be useless. Within a few years, the power plant falls into disrepair, partly because Argentina has neither the parts nor the skills needed to maintain it, partly because it is pointless since it isn’t sending power into the countryside, and partly because the people in power who agreed to the loan in the first place are no longer in charge; their successors have no interest in maintaining such a boondoggle. It isn’t long before Argentina either can’t pay the interest when due, or new leaders renounce the debt. In either case, Argentina now comes under international pressure: either they must resume payments on the loan, or offer something else in order to receive some amount of debt forgiveness or forbearance. Their vote in the United Nations might be coerced, or assets like power or telephone companies, or natural resources like oil or ores, might have to be sold to foreign investors at fire sale prices.

In recent years, a new measure has been added to the tool box of banks looking to recover loan proceeds: forcing austerity upon the defaulting nation. Putting bankers first in line for repayment, austerity insists that bondholders be made whole, and that the entire debt be paid back. In order to accomplish this, the borrowing government must slash domestic spending, typically and primarily those social programs that support the poor and disadvantaged, rather than budgetary spending like the country's military or its prison system. As you might suspect, once the poor have even less income than before, the local economy suffers, reducing tax revenues and leading to even deeper government spending cuts. Austerity has been the rage in Europe, as the European Union prevents any particular nation from debasing its currency (facilitating inflation so that past debts can be paid off with inflated money). The lessons they are learning are good ones to learn from, since a large part of the public discussion in America centers on cutting spending at the federal government level, especially of unemployment benefits and programs that aid individual states. Will we learn this lesson through the experience of austerity in other countries, or will we need to go through it ourselves?

The US is different to some degree, because from the onset of the crisis we went the stimulus route rather than austerity, at least in the beginning. But as the appetite here for deficit spending has waned, and as the Tea Party makes inroads into Congress, public sector budgets are increasingly being trimmed. Since employment in the public sector is disproportionately women and minorities, state and local government layoffs feed the rising rates of unemployment suffered by them. Fully 90% of new jobs created since 2007 have gone to males, and more than 70% of those jobs pay

less than \$13/hour and are termed “low wage” jobs. Thus the lowering of wages in the US continues unchecked⁴⁰.

Austerity has other flavors as well. For instance, when a business like United Airlines needs to trim its spending in order to remain profitable, and when increasingly large amounts of its budget are consumed with the pension and health care benefits it agreed to during contract negotiations, it can declare bankruptcy. This offers the chance to renege on the pension promises, which will then become the responsibility of taxpayers through the Pension Benefit Guarantee Corporation (PBGC). The PBGC is an agency of the federal government whose “protection reaches every state: insured pensions for 44 million Americans and benefits for 1.5 million whose pension failed”⁴¹. The company can then reconstitute within a leaner business model that has just crushed its union workforce.

In another recent development, some nations have begun to reach agreements that no longer require US dollars be used for oil purchases. China in particular, has more than a dozen such agreements, all reached within the last few years. In a few cases, countries are even trading goods or services for oil, and not even using a currency. It makes sense from the perspective of both countries to not use dollars: the purchaser no longer has to either trade with the U.S. in order to get dollars, or buy the dollars on the Foreign Exchange markets, and thus be forced to pay a commission. Likewise for the seller, they are no longer “stuck” with dollars that they have to find some way to use, nor do they have to tap the exchanges, losing some bit a value

⁴⁰ We will revisit this notion of lowering American wages soon when we look at the effects of globalization.

⁴¹ from its website, www.pbgc.gov

for each transaction. And unlike the U.S., some countries are just plain *opposed* on moral grounds to doing business involving America. We on the other hand, have no such compunctions: we send a billion dollars a day overseas to other countries for oil, and in many instances that money goes to countries that actively fund groups who promulgate terror against Americans around the world. No matter, we *need* the oil, right? We will find that things are not as cheap or as assured, once the dollar is no longer the base currency of the world. It is hard to foresee that day, since for as long as we can remember it has been no other way. Besides, we are constantly told, **there is no alternative!** Which other currency would one use?

Just to be clear, this reserve currency status is a big part of the answer as to why the price of oil and gasoline was rising above \$105/barrel (\$125 for Brent crude, the good stuff) in early 2011. It seemed to most Americans at the time that there was no reason for an oil price rise; refining was proceeding apace, inflation was well under control, and the economy was hardly growing; all are typical reasons why oil prices go up. But because dollars are used for oil, the oil producers were looking at what was happening in America as the Federal Reserve pursued “Quantitative Easing (QE)”. A program whereby the Fed would pull money out of thin air at the rate of \$4 billion *per day* and use it to buy up U.S. Treasury bonds, or flat out give it to banks for their use investing in the stock market to keep prices high, this plan was meant to counter the destruction of money and liquidity due to the high rates of mortgage defaults. To the outside world, it smacked of increasing the money supply and fears grew that it would eventually lead to inflation. So if you are selling oil, and you know that there are more dollars in existence today than there were yesterday, you will

need more of today's dollars to pay for the oil than you would have asked just 24 hours earlier. This drove the daily increase in price for several months, until other factors intervened. Remember, we are part of a great web of global economics; pull on one strand here, and the world shakes over there. Still, having said all of that, at the end of today America wins by default: as long as Europe appears to be the next bubble, the US dollar is the world's safe haven. If Europe gets its act together and their currency, the Euro strengthens, then the party's over in America.

America is already a centrally-planned economy: the Open Market Committee of the Fed, tasked with controlling monetary policy and hence inflation, sets interest rates and lending "quotas" and thus determine how much liquidity exists for businesses to use in creating new goods and services. The US government backs up nearly every mortgage⁴²; in China, there is a free and open mortgage market (which in July 2012 is charging 6% interest for mortgages). What about subsidies to established businesses? We control the economy by providing oil companies with \$60+ billion in direct federal subsidies, and nearly \$200 billion in state and local tax breaks and benefits *each year*, despite

⁴² 90% of mortgages issued since the federal government took over the "government-sponsored agencies (GSE)" Fannie Mae and Freddie Mac have been bought by those entities, meaning the government is carrying our mortgages, not the banks. The banks only perform a service by facilitating the loans. The theory here is that by purchasing the mortgages, GSEs provide banks and other financial institutions with fresh money to make new loans. This gives the U. S. housing and credit markets flexibility and liquidity.

their record profits. We pay cotton farmers \$3 billion a year to keep prices low. We gave JPMorgan Chase \$77 billion in direct subsidies in 2011, while their total profit was shy of \$100 billion. And by the way, they paid almost no income tax on their profit. Just-in-time inventory practices, the standard now in many industries, mean that the controlling corporation sets the guidelines for how and when a product or service should be delivered, impacting the jobs of millions. While not a government entity doing the planning, this certainly creates a centrally-planned economic system.

What about foreign aid that is really just funneling taxpayer dollars or debt to particular defense contractors? We almost never write a check or wire money to other countries; when you hear we have appropriated \$3 billion in aid to Israel, we actually pay Boeing the money to make jet fighters, and then send those fighters to Israel. The government bailouts of Greece and Spain (both current as of mid-2012) use this insidious way of quietly diverting money away from the publicized target, and instead giving it to an entity in the background without the public realizing what is happening. The Greek government was running short of funds to pay the interest on their debt; so they were lent the money they needed, which was sent not to Greece but to the bondholders directly, with Greece agreeing to repay the new loan as well as their existing debts. The Greek people saw no benefit from this increase in their debt. Likewise, Spain needed to contribute €26 billion to the Greek bailout under the terms negotiated by the European Central Bank. They would receive 3.5% interest. But as Spain was at the time needing a €126 billion bailout of its own, for which it would have to pay 7% interest, this hardly seems like a reasonable or intelligent way to do business. Spain's bailout also went

straight to bondholders, not the people. Likewise, Medicare and Medicaid use this method to distribute tax dollars to give government money to the hospital, pharmaceutical and related industries. Rental assistance payments go directly to private landlords, FHA insured mortgages backstop money being loaned by banks to home buyers with risky credit, student loan guarantees allow for-profit colleges to thrive even though half of the students who borrow money to enroll in those schools end up defaulting on their loans; the list just goes on and on. What's more, it doesn't even include the REALLY big corporate welfare giveaways like defense war contracts and agriculture subsidies. Americans are unable to buy cars with cash because we lack the discipline needed to save that much prior to purchase; so interest rates control how many cars can be sold. There are scary indications that auto loans are, in fact, the newest "sub-prime" market: the definition of a "good" credit score has fallen over 100 points in the last two years, down to 550. Taxpayer dollars (actually debt) fund over half of all medical costs, and since not every citizen is covered, there is a huge problem of the poor not being able to get health care like those who are rich. Our overall health care costs are also higher than need be: the 50+ million people who have no insurance both avoid going to a doctor until an emergency room visit is unavoidable, and they avoid seeking medical help altogether and thus die a premature death. We now see "concierge doctors": doctors who set up a lucrative private practice serving those who can pay, offering themselves to a small number of patients and giving patients their personal cell phone number so that they are on call at any hour of the day. This puts distance between those who can afford to pay for special care and the rest of us; and puts more pressure and

responsibility, the result of larger patient lists, on the remaining doctors.

BREAKING NEWS (at least it is breaking news as I write this in July 2012): as it turns out, the LiEbor scandal shows it is not just America that is manipulating the economy. The global economy has been managed and defrauded for (it appears early into this story) nearly two decades. The meat of the matter is that the London Interbank Offered Rate (Libor) is set daily by more than a dozen banks, which each “separately and individually” calculate their cost of lending to each other and submit their rate to a central clearinghouse. The clearinghouse then aggregates the different rates into one, which is what all banks abide by until the following day when a new rate is set. Libor is critical to the entire economy: many interest rates, especially adjustable mortgages in America, are pegged to Libor. There are also *trillions* of dollars bet via derivatives and credit default swaps upon the direction or amount of the Libor rate. The scandal has been hovering in the wings for years; many economic writers and talking heads have mentioned this to the public and the authorities without reaction as far back as 2008. The scandal focuses on banks keeping the rate artificially low: since the banks own interest payments are determined using this rate, a lower rate improves banks’ profitability and credit rating. The emails released as the scandal is breaking open also point to banks favoring certain speculators by adjusting the rates upon request, in return for questionable favors or rewards that might otherwise be called “bribes”. What is critical here is the extent to which the world’s economy has been played by banks for their own interests. While it would seem that individual investors have little to complain about, since a lower Libor keeps our own interest rates lower than they should be, there

are big issues at play. The biggest is the very real concern that the ethics of banking is irreparably damaged. How can we ever trust that what the bank says is actually true? Regulator-capture, when a regulator has a cozy relationship with the regulated entity and thus is inclined to look the other way has allowed this kind of offensive behavior to flourish. What expectation can we have that the regulatory environment will be cleaned up? Or even that the regulators will have the funding they need in order to have sufficient staff trained and able to detect such abominable behavior? While the banks manipulation of rates may have benefited particular speculators who had the clout to get the bank to acquiesce to their needs, there is always a counter-party who loses as the rates stay low. Since literally trillions of dollars hinge on the Libor, can we ever know who was impacted by this manipulation, and by how much? Speculators want low interest rates because it allows them more profit when they borrow, leverage, and speculate. Banks want low rates because that obviously increases their profit. Who pays when interest rates stay artificially low? Savers and people on fixed income that comes from bonds or interest⁴³, governments at the state and local level (code for taxpayers) that park bond proceeds in instruments that pay interest based on Libor while awaiting the completion of infrastructure projects, and pension funds that invest in bonds because of their relative safety. And lastly, there are certain to be a flood of lawsuits against the banks accusing them of costing the plaintiffs billions of dollars in profits. What happens if some, or many, of

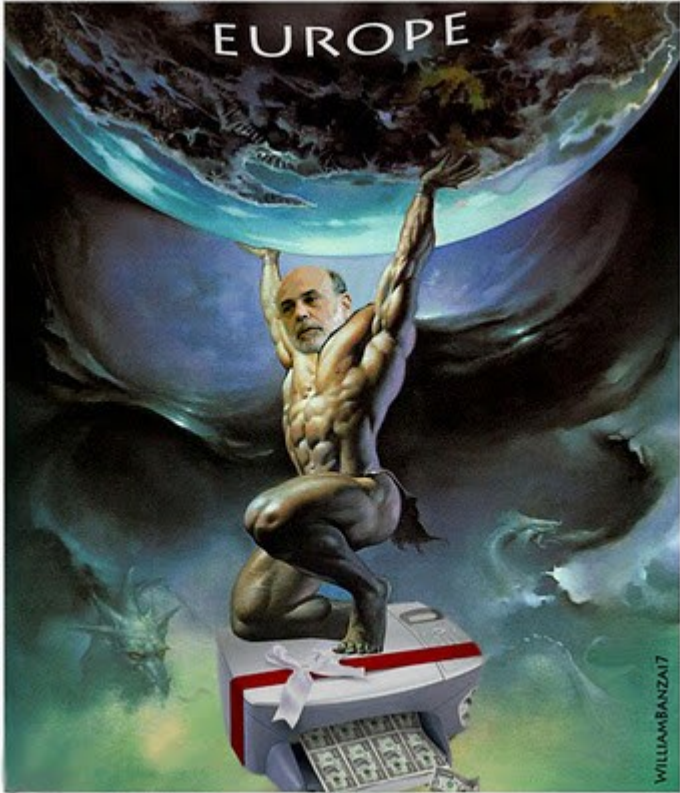
⁴³ One study in 2011 showed that savers are losing \$400 billion each year as long as the inter-bank overnight interest rates remain near zero. This is a huge transfer of wealth from the (relatively) poor to the banks.

these suits are successful? Will the banks become so insolvent that taxpayers once again are on the hook for banking misdeeds? Will we be able to afford it?

China saw that central-planning was literally starving their population so they threw open the economy, telling their people to go make money. Today there are more billionaires and millionaires in just Shanghai than in the entire US. You can only own one house in China, and that, along with the cultural model of passing property on to one's children unencumbered by debt, means no one is leveraging in order to "flip" the house, and that most people pay cash for homes, indeed cash for everything. Still there appears to be a housing bubble about to burst, as many people were buying houses as speculation, rather than for their own housing needs. As in any scheme that requires people always be entering the bottom of the pyramid in order for those at the top to be paid, this plan is doomed to collapse. If the global economy slows and China's export market shrinks, and its own citizens see riches evaporate with a crash in housing prices, China's first experiment in capitalism seems doomed as well. Will they react to a collapsing economy in different ways than the U.S.?

If we are looking to controls to prevent or ameliorate these issues, the controls must be up to the task. We face many thorny issues that fall into this category. Global companies require global regulation. Global currencies have global impact and thus also need global control. A global military force is a global scapegoat. Solving climate change will devastate the current global economy if addressed with a carbon tax, and will require nations to agree on new protocols: both unlikely and maybe the reason for our collective denial. What are some alternatives? Focus on adaptation, which is adaptation as in after-the-fact acceptance and

amelioration, not as in lazy. Look to technology for answers. Change our expectations: of government and its role, of economics and its ability to adapt, of politics and our ability to come together despite vast differences in needs and resources to work for the common, global good. Simply move. We tend not to discuss the benefits of global warming: more plant growth and growth in places previously inhospitable to growing food, fewer deaths from cold, and (scandalously, given the theme of this book) a chance to pocket more profits from adaptation and speculation. Humans also tend to minimize the negatives and thus miss our chance to prepare for higher winds, more intense and prolonged rains, and deeper droughts. We are hardly having this conversation. Will we begin to have it in time to mitigate the coming disasters? Or will we be left to adapt, if we even can?



“Who was it that argued that you could use a reserve army of the unemployed to drive wages down and increase profits? Oh yeah... Marx!” William Black

A legacy of the decades of Cold War is that any discussion that uses the words communal, workers, organizing, or even controls, carries the taint of Communist Russia. Discussion usually stops once anyone catches that scent. You probably felt the air in

the room change when you saw the name “Marx” in the quote above for this reason, unless the first Marx you think of is Groucho. But there are many truisms about capitalism that are flat out wrong once we bring them into the light of day and examine them:

- “Free market” There are a myriad of reasons why America does not have a free market. Many are fundamentally dysfunctional, and the cause of much suffering both here and around the world. A free market, even according to Adam Smith, depends upon equal information held by all parties. Yet transparency is definitely not a feature of this society, and the economic world is full of deceit and fraud and insider trading. Again, the Libor scandal shows just how systemic price fixing and manipulation have become: in thousands of emails going back over a decade, it is clear that those involved saw nothing wrong with lying, fudging numbers, or manipulating markets involving trillions of dollars. We have thousands of subsidies, both direct in the form of tax rebates or tax deductions or price supports, and indirect in the form of exemption from regulations or loan guarantees backed by the taxing authority of the government, given to individuals as well as businesses and entire industries. We have local governments bribing companies to open shop in their jurisdiction by footing the bill for infrastructure and other development costs using taxpayer funds. We control immigration at our borders in order to protect American workers from competition; except that the typical American would die before spending the entire day bent over picking

lettuce in a field for a piece rate that works out to less than the minimum wage, no matter how hungry they may be. The limiting of labor, and the lack of enforcement of regulations about hiring undocumented aliens, are both ways in which the market is less than free. Why do we ignore the employer side of the immigration problem? It takes an employer willing to look the other way for these immigrants to land jobs; yet precious little breath is wasted in calling for employer sanctions. That would be uncapitalistic: preventing companies from paying lower wages to increase profits⁴⁴. Yet, look at any large business; a restaurant or a hospital for instance, and you will find that race and class and gender are accurate predictors of what position and what kind of power any particular individual will have within the organization's structure. Immigration is an economic issue, not a political one. Workers are only willing to risk death and separation from their family to find work when there is none to be had at home. How have our capitalist policies fueled unemployment around the world? We help industry by placing tariffs on imports despite touting supposed-free trade agreements, which by the way runs hundreds and thousands of pages in length. Hard to imagine how one can stretch, "We agree to trade

⁴⁴ Note also, the flattening of the wage curve around the world has not included CEOs; some CEOs are paid more than 300 times the wage of their lowest-paid worker. They continue to insist, largely unquestioned by the public, that they alone are responsible for the massive increase in corporate profits, not the lowering of wages and use of technology which are the actual causes.

freely between ourselves” into thousands of pages that few will ever read, unless restrictions are being placed upon the “free” market. We have regulations that prevent trade, limit trade, cap trade, or otherwise control the types and amounts of trading and the conditions under which it can occur. Not all restrictions upon the “free” market are bad: environmental protection laws, setting minimum wage standards, and child labor laws are prime examples. And here is just one more example that you may not have heard about, since the fine was so insignificant. JPM Chase was fined \$30,000 for its involvement in a scheme called “wash trades”, which it was proven to have done 10 times between 1 Jan and 30 June 2011. In the wash trade scam, a trader will buy a stock from himself, thus driving up the price by increasing demand. In these particular 10 trades, Chase drove a stock price up an average of 25% by trading stock to itself. Another stock manipulation is “naked short selling”. Short selling involves borrowing a stock, selling it, and then waiting for the price to drop. That way you can buy back the stock at the lower price, which you then use to return the stock to the lender, pocketing the difference in the two prices as profit. In naked short selling, the pretense is dropped completely: the stock is sold without being borrowed first. While technically illegal and morally bankrupt, traders admit to using this technique without prosecution because the regulators have had their funding slashed so deeply by Congress that there are not enough staff to squash this type of behavior.

But in any event, our marketplace is definitely not free.

- “This is not a planned economy” As already mentioned, both the Libor scandal and the fact that the Federal Reserve manipulates interest rates and money supply in order to control the economy prove this notion false. And we are right to ask the goal for which this planning takes place. In the capitalist economy, the goal is to increase the amount of capital held by the capitalists. In other words, it is to make the rich richer, despite the fact that we all would rather be wealthy than rich. Another goal is to increase profits as quickly as possible, and since the costs that impinge upon profits are mostly materials, labor, and marketing, and capitalists really only control labor costs, we can easily understand why wages have failed to keep up with inflation, let alone actually increase. This planned economy is designed to let resources gush up to the top tier.
- “A rising tide floats all boats” AKA “Trickledown” This idea that rich people create jobs is a myth. Wealth doesn’t have to be created first and then shared; investable surplus doesn’t have to be concentrated before it can be effectively used. And if we talk about *job creation* as something that only companies do, we limit the benefits to our communities that we see when people create their own jobs. Question the underlying assumption about job creation: when people are free to create their own jobs, they often “work” *outside* the debt-based currency system, using barter or time banks or gift circles, and that is anathema to the existing economic structure

based on debt and debt repayment. It is impossible for capitalists to envision a world where people help each other for free, altruistically, just because they want to or feel it is the right thing to do.

As shown in the charts below, tax rates are at near-historic lows and have been this way for 25 years. *Where are the jobs?* Even if you accept the present model, how much longer must we wait before the job-creators have enough in reserve to begin to add positions? The lie in this “*protect the job-creators*” scenario is that those with the resources to create jobs typically invest their money in capital assets, for a capital gain that is taxed at a special, even lower rate, rather than in projects or businesses that create jobs and ordinary taxable income. American businesses reported record profits in 2011, nearly \$2 trillion⁴⁵. They also have over \$2 trillion in cash reserves. Couldn’t they use even a fraction of that to create a few jobs? Other charts show how corporate profits have skyrocketed in the last 15 years, in part due to the much lower tax rates paid by companies. We will look into the tax issues later in this book.

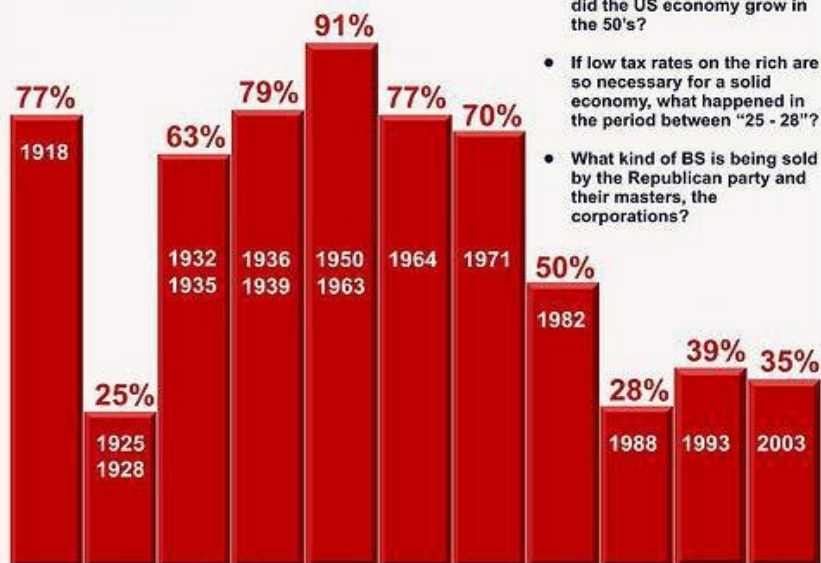
⁴⁵ In 2011, 26 CEOs made more in salary than their company paid in federal taxes. Here’s the list, and the companies in **bold** actually received tax **refunds**, rather than paying tax: **Abbott Laboratories, Advanced Micro Devices, Altera, AIG, Anadarko Petroleum, AT&T, Boeing, Broadcom, Chesapeake Energy, Citigroup, Cooper Industries, Danaher, Devon Energy, FirstEnergy, Ford Motor, Halliburton, International Paper**, Leucadia National, **Marathon Oil**, Marsh & McLennan, Motorola Mobility, Motorola Solutions, **Newell Rubbermaid**, Salesforce.com, **Travelers Companies, Tyco International**

TAX RATES ON THE TOP TIER

A historical perspective rather than a hysterical one.....

Ask yourself

- How will we pay for the infrastructure repair and replacement?
- If growth is connected to the rich getting tax breaks, how did the US economy grow in the 50's?
- If low tax rates on the rich are so necessary for a solid economy, what happened in the period between "25 - 28"?
- What kind of BS is being sold by the Republican party and their masters, the corporations?



Reason 583 why we need a 99% SPRING

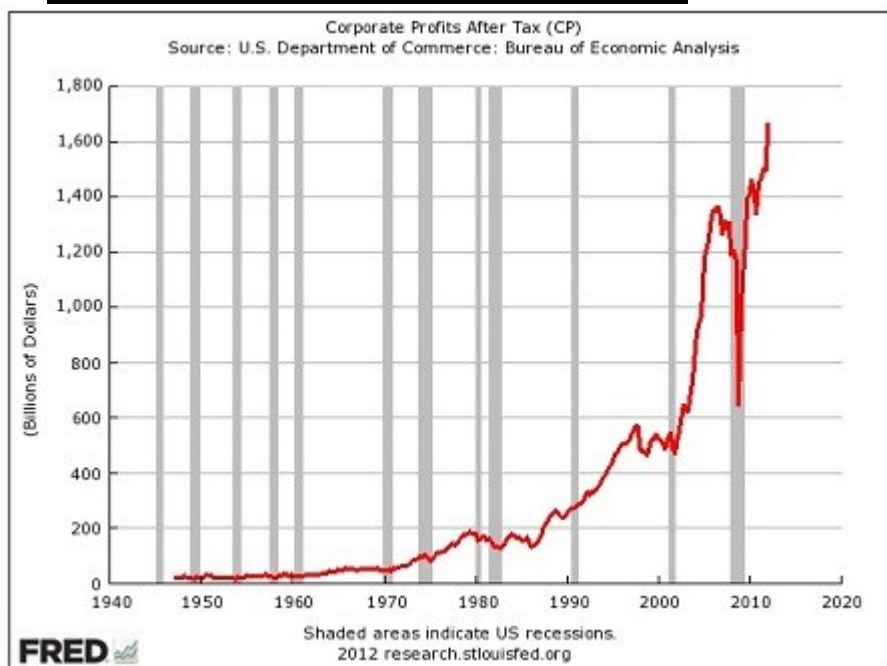
Morgan Stanley

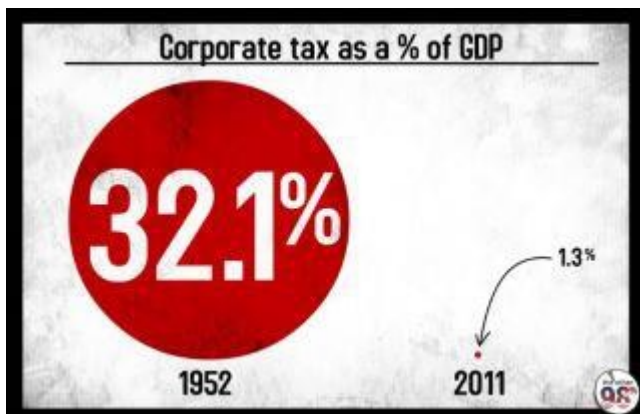
COULD CREATE 399,600 JOBS WITH BENEFITS
IF THEY SPENT THEIR 2010 BONUSES ON JOB CREATION

(based on assumption of \$40,000 job)

#99spring

the99spring.com





- “What is good for the shareholders is best for the company” Shareholders tend to be the least committed of those involved with any company. They are free to sell their shares and walk away, and they often do this despite what is actually happening within the corporation. Management and workers, and even the community within which the company operates, are much more committed to its success and invested in seeing that it makes sound decisions about both products and processes. Especially today, as short-selling and high frequency trading dominate the stock markets, the interests of shareholders should be the least important factor in determining how a company operates.
- “I deserve my pay rate” Of course, we must consider the financial environment in which a person lives when deciding on an appropriate amount of pay. But is it true that a person driving a bus in America should be paid 50 times what a bus operator gets in India? And should a CEO get paid 372 times what an average worker makes? It is hard to defend either of these cases. The corollary; that poor people don’t

work as hard, is also false. Character is independent of wealth. In fact, some of the hardest working people I know are those who have to cobble together more than one part-time job while attending school at night in order to survive and try to get ahead. And within the modern capitalistic structure, we allow the creation of riches; i.e. hedge fund managers and bankers, to earn far more than those workers who provide *real wealth* within our communities: day care workers, teachers, and those who nurse our sick and elderly. We allow people to take credit for their success as if they did not depend upon the schooling provided to their employees by taxpayer-funded schools, or on roads built by taxpayers, or on intellectual property defended by laws and courts again funded by us all, or upon the ability to borrow funds to start or expand their efforts, compliments of a financial system they had no hand in creating. It is disingenuous to claim that "I did this all myself and deserve what I have". In other words, high productivity depends upon good institutions, well-formed economies, superior education, and physical infrastructure; all of which take time and many people to develop and mature into something that can be tapped to build one's *personal* fortune.

"Personal property is the effect of society; and it is as impossible for an individual to acquire personal property without the aid of society, as it is for him to make land originally.

"Separate an individual from society, and give him an island or a continent to possess, and he cannot acquire personal property. He cannot be rich. So inseparably are the means connected with the end, in all cases, that where the former do not exist, the latter cannot be

obtained. All accumulation, therefore, of personal property, beyond what a man's own hands produce, is derived to him by living in society; and he owes on every principle of justice, of gratitude, and of civilization, a part of that accumulation back again to society from whence the whole came."

Tom Paine

These problems point directly to an underlying issue: **our obsession with markets and the theory that markets do not lie.** Markets are the collective expression of individual greed. They are the stage that hosts a no-holds-barred fight of individual interests, scrambling to make money. Both individuals and companies position themselves, posture, exaggerate, and lie all the time. They exist based on the economic theory that they are “self-correcting” and yet they have shown themselves repeatedly not only to be unable to correct their flaws but also to cause or exacerbate systemic errors. We increasingly humanize markets in the language that we use – “markets are jittery”; “markets have reacted with anger”; “markets seem to have confidence”. Meanwhile we dehumanize and objectify real people who are, right now, suffering untold misery because of the ways in which the markets exploit and dominate them.

Capital behaves in certain way: it limits what we do with surplus riches. Does “growth” mean everyone in our family gets new electronic devices each year, even though the old ones still work just fine? Is that the kind of economic activity that we want more of, forever? Likewise, are jobs projects, ostensibly a way to put capital into the hands of the masses, just a way to push

capitalism a bit further down the road? Minorities don't tend to benefit from this idea of putting capital to work. The cities of the 1960s required the National Guard to come in and quell the anger of people clearly displaced by the system. Our solution then was to pour money into urban centers; redevelopment, jobs programs, social safety net, all in a desperate attempt to calm down workers who had no jobs, and to raise property values for the usually-white landowners, not to help with housing the unemployed. Do we build just to have work for people and ways for capital to be put to use? Do we discipline people who demand too many rights, by taking away their livelihoods, their right to protest, and their community assistance?

What was the result of this plan? Private jobs moved away as property values rose, and public employment stepped in to keep city-dwellers working. Hence the large proportion of women represented in the government's workforce, the people now being laid off as state budgets strain to cope with decreasing tax revenues. This idea of state and local governments struggling is not new. When banks cut off New York City from access to credit in the mid-1970s, it went bankrupt. It couldn't maintain even basic services, garbage was piling up on the streets. Today's model was set even then: the banks were made whole while the city was left with the crumbs. Bailout funds went to pay the banks, not to provide services to the people. This is the pattern we see today all around the world (IMF, World Bank, U.S. bailout): choose banks over people if there's not enough to share. This is corrosive, eating away at the heart of our society, to have to choose between building a good business climate or caring for people. With capitalism we always choose business over people. We end up with islands of privilege in the midst of

tremendous decay. We get partnerships between business and government that lead to revolving doors (business people entering government and regulating the industry they just left, then returning to that industry later), corporation money dominating politics, a managed economy (via the Federal Reserve as we have seen), the offshoring of manufacturing to dodge environmental controls, the creation of new technologies that lack regulation (like fracking⁴⁶), and the creation of new financial “products” (as if you go to a bank to “buy” something!) like Collateralized Debt Obligations or Credit Default Swaps (another example of new tech without regulation); all meant to find new ways to invest capital and reap rewards without creating a single bit of *real wealth*.

And speaking of real wealth, another assumption we hold is that we need money in order to live. In his report to the Queen following his initial journey to the new World, Christopher Columbus wrote,

“The Indians are so naïve and so free with their possessions that no one who has not witnessed them would believe it. When you ask for

⁴⁶ Hydraulic fracturing (fracking) is a technique used to release petroleum, natural gas (including shale gas, tight gas and coal seam gas), or other substances for extraction. Proponents of fracking point to the vast amounts of formerly inaccessible hydrocarbons the process can extract. Detractors point to potential environmental impacts, including contamination of ground water, risks to air quality, the migration of gases and hydraulic fracturing chemicals to the surface, surface contamination from spills and flowback and the health effects of these.

something they have, they never say no. To the contrary, they offer to share with anyone...

The journals of Columbus were transcribed by Bartolome de las Casas, who later wrote "*History of the Indies*". In that multi-volume work, he wrote,

"[The Indians] lack all manner of commerce, neither buying nor selling, and rely exclusively on their natural environment for maintenance. They are extremely generous with their possessions and by the same token covet the possessions of their friends and expect the same degree of liberality..."

In a more recent example, Winona LaDuke writes:

"The allotment system [placing Indians on a reservation to take away land they lived on and to teach them the concept of "owning property"] was alien to our traditional concepts [about] land. In our society, a person harvested rice in one place, trapped in another place, gathered medicines in a third place, and picked berries in a fourth. These locations depended on the ecosystem; they were not necessarily contiguous. But the government said to each Indian, "Here are your eighty acres; this is where you'll live." Then, after each Indian had received an allotment, the rest of the land was declared "surplus" and given to white people to homestead or "develop". What happened to my reservation happened to reservations all across the country.

“The state of Minnesota took our pine forests away and sold them to timber companies, and then taxed us for the land that was left. When the Indians couldn’t pay the taxes, the state confiscated the land. But how could these people pay taxes? In 1910, they could not even read or write English.”

She points to concepts that we must examine if we are to rebuild an economy that works for justice and peace out of the ruins of our current, corporate/consumer paradigm. First, there is this modern idea of “ownership”. The native peoples understood that they were but stewards of the land and resources for coming generations. God did not place people, plants, animals and minerals here on Earth just so that I could waste them, control them, and limit their use by others. They are not *investments* that must increase in value with the passage of time or through scarcity: real, imagined, or manufactured.

What may not be clear from her short statement is the manner in which the native peoples integrated within their environment. Note Dale van Every, writing in his book *“The Disinherited”*:

“The Indian was peculiarly susceptible to every sensory attribute of every natural feature of his surroundings. He lived in the open. He knew every marsh, glade, hill top, rock, spring, creek, as only a hunter can know them. He had never fully grasped the principle establishing private ownership of land as any more rational than private ownership of air but he loved the land with a deeper emotion than could any proprietor. He felt himself as much a part of it as the rocks

and trees, the animals and birds. His homeland was holy ground, sanctified for him as the resting place of the bones of his ancestors and the natural shrine of his religion.”

This passage points out not only the practical nature of their relations with the exterior world, but also the depth of their **inner** world.

From the European perspective, the Native Americans were willing to sell the island now called Manhattan for a mere handful of trinkets. From the Americans' perspective, they had no idea of the consequences that would result by taking the trinkets; as they didn't believe the land was theirs and theirs alone. They could no more envision selling the land and ceding the rights to its use than they could imagine manufacturing more land to take its place. When the colonists began pushing the natives off the land, away from their ancestral hunting, fishing, gathering, and burial grounds, they still did not understand how this could be happening. Hadn't they been willing to share? Didn't they show those first starving settlers how to reap the bountiful harvest the land was already providing? Why was there such a need to control, to *own*? And lest you think that this "other" way of thinking about property is inherently inferior, please note that throughout the 400+ years that white Europeans were pushing the native peoples of America off their land, when white people would integrate within the native culture, they would never willingly return to their European family. It was not the case however, that natives could integrate into white America successfully, nor did they want to.

Second, the idea that 'I am restricted to a small piece of the Great Land, one that I alone control' is an extremely limiting one. Can I manage to survive if my

access to the food and water I need is only what I can find on *my* tiny portion of earth? Usually what I can grow or harvest is not sufficient. Suddenly, rather than harvesting what is needed from what is available, I don't have access to the multitude of resources I could have if we but share. As my access to the *use* value of all things is suddenly diminished I must work to increase my access to things with *exchange* value. I find I need to trade my limited, scarce supplies available from my small plot or find some other way to trade energy, such as in working for wages at the command of another. Because I am afraid of scarcity, I accept an inadequate piece of land in exchange for the servitude of work. I concede that I am unable to care for myself without the cooperation of others, or their authority and control. I trust that in the end, owning a small bit of land will leave me secure, safe and fed in my old age (though this plan rarely works out quite this way). I become part of a system that is designed to control, exploit, dominate and tax me, through my need to work to generate the income I need to survive.

Third, it is hard to see how I can step out of this paradigm. Modern agriculture has allowed the few to feed the many, as long as the many are willing to work for the resources needed to trade for their food. This need to work isn't always accepted by everyone; it is this conflict between those willing to knuckle down and work and those people happy to lie around the house and take money from the government or relatives to avoid working that causes most people to reject the idea that private property ownership is a root cause of our economic problems. The dominant point of view is that everyone needs to bear the responsibility to feed themselves. The corollary is that we are too deep into this paradigm to be able to change. Do you have the

skills and knowledge to be able to feed yourself, even if you had access (free or otherwise) to land? Have we paved over too many fruits and vegetables and trees to be able to live from seasonally available produce grown nearby? Has easy access to petroleum-fueled agriculture allowed the population to grow too large for the land to support us naturally? Our desire for “*our own land*”, or for shark fin soup, or an elephant tusk aphrodisiac, or air conditioning on a hot summer evening, all show how our culture provides us with plenty of motivation to exploit the planet for our own “needs”. The basic conflict becomes cheap and easy access to resources worldwide vs. a sustained environment. Because we have become so focused on this moment, we find it impossible to see anything with a long-term perspective, or to extrapolate the impacts that our actions today will have well into the future.

This war to take the lands of the Native Americans, while in actuality a genocide, was also a war waged against an economic system. The communal nature of their economic life, their lack of private ownership, could not be allowed to stand. Those Europeans who were settling the “new” land couldn’t be given the chance to understand that there was any alternative to the system under which they themselves were enslaved. Once we know something is possible, it becomes much easier to accomplish. If the population knew it was possible to live with enough and shared land and food, why would they continue to serve their masters?

Most people believe that a system where food is free to all will not work. But realize that the historical pattern of machine automation, coupled with modern innovations that are finding substitutions for “scarce” resources, could lead us into a position where no good or service will require a “cost” or price tag. This

increasing reliance on machine labor has been the source of most of our productivity gains over the last century (good: improved control, safety and lower costs in mass production through greater use of robots, freeing humans to do other things) and the reason that building new manufacturing facilities has not solved our unemployment problem (bad: robots do the work, not people). This is a very difficult thing to consider, as we are accustomed to measuring our own self-worth by our productivity and wealth. What would life be like if the essentials came to us for free, allowing us to focus instead on being creative and giving our innate gifts to our community? However, the pattern of constant technological improvement coupled with automated machinery can theoretically create an economic environment where the abundance of materials and production mediums are so high and efficient, that most humans will have little need to ‘purchase’ anything, let alone ‘work for a living’, in the traditional sense. We would be left to explore, create, relate, and yes, even be lazy if that is what we choose.

All of these questions arise when we discuss returning to the native peoples’ perspective of land use. That perspective is referred to in today’s society as the “commons”. Common resources are resources whose value is due to nature and to the activities and demands of society as a whole, and not to the efforts or skill of individual people or organizations. Land is the most obvious example. Land’s value is not intrinsic, it derives from the use to which it is put, its location, or the resources placed under it by Nature and Creation itself. We each have a right to the resources we need for our survival and wellbeing. The commons is the perspective that restricts an individual’s ability to limit or control access to something they themselves did not create.

Commons is not just what we share, but **how** we share. It's just as important as **how** we own. ***It is a vision of collaborative, reciprocal and equitable relationships between people, resources, and power that foster local community resilience, global ecological stewardship, and people-centered, not business-centered, decision making.*** A commons arises whenever a community decides that it wishes to manage a resource in a collective manner, with a special regard for equitable access, use, and sustainability. A great many commons contribute value to our lives that surpasses that of the market. The gifts of nature are fantastically productive. Life itself would be impossible without air, water, soil and diverse biological systems. Not only is this idea not new, it is increasingly obvious that it must become our primary focus if we are to thrive as a species on this planet.

The commons is not just about free use⁴⁷. Even civic institutions like libraries, roadways, police and fire protection, bring value to our communities in ways that the market cannot. Along with the benefits an individual might receive by using a resource comes a certain responsibility to the larger community, to maintain and sustain that resource for future generations. Equity and stewardship are intertwined at the center of a commons with community members acting as the protectors, co-creators, and beneficiaries.

A centuries-long process has gradually enclosed more and more of the commons into the private, owned sphere, much to our detriment. Capitalism depends upon new products and new markets in order to grow. Combating this will also take decades, if not centuries. But Occupy's questioning of how capital takes over

⁴⁷ In both senses of the word *free*: free speech and free beer.

control of public space was one of its most telling achievements, and why the occupations were so ruthlessly obliterated. We pride ourselves on our independence, pulling ourselves “up by our bootstraps”, yet we fail to acknowledge in any meaningful way, how much society, and particularly government, has made us dependent upon others. From the obvious, Social Security and Medicare and unemployment benefits, to the not-so-obvious; income tax deductions for mortgage interest, free primary school education, the siting in other peoples’ neighborhoods of power plants and waste facilities, insurances of many types, a willingness in government to use military force to ensure the flow of cheap oil, paved roads, the Internet, even advertising, which we depend upon to tell us what to buy next; we are very dependent upon the largess of others to hand us our way of life on a silver platter.

In capitalism, we pay for what could be free. Yet, what security comes from working long hours or performing meaningless or repetitive tasks? We find that as our riches, measured in dollars, increase, our wellbeing decreases. We forgo trees and fresh air in favor of air conditioning, we forgo gathering the family for dinner in favor of eating at our computer, each of us in our separate room, or we forgo quiet for Prozac. Our living spaces feature home theaters, not space to host community potlucks. We see ads everywhere, not art, and the speed of our lives prevents us from appreciating the creativity of either. The increasing numbers of homeless people assault our compassion and care, numbing us to the suffering our decisions create. We seek solace in shopping, in gadgets, rather than in thriving relationships. Does money motivate you? If you got more tax refund when your gasoline use declines, would you drive less? Do you prefer your Discover Card

for accessing a credit line, because you get a 1% rebate (after paying 18% interest) at the end of the year? Heavily taxing work and lightly taxing the use of common resources (air, water, energy, airwaves, plant and animal life) does not encourage people to reach for the goals we share. We pay for using money, through fees attached to our use of bank accounts, and by having to pay interest on money that didn't exist until we borrowed it. What are today's credit interest rates? High double digits, unless you are borrowing money for something the government wants you to buy, like homes or cars. Unless of course, you already have a huge pile of money, in which case you can get loans for almost free⁴⁸. Money is not available at anything close to reasonable rates for someone who just wants to start a business, for instance, or who has no assets. It is only available to financial oligarchs who want more funds to use for rent-seeking activities and speculation.

Let's contrast the two basic philosophies:

Cooperative

- Many rules: share, cooperate, sustain, evolve, contribute, create
- Understands that waste is just bad design

⁴⁸ In July 2012 Mark Zuckerberg, founder of Facebook, was issued a \$5.95 million dollar adjustable rate mortgage at 1.05%. It is hard for you to get a mortgage at that low rate, I imagine. Although it is adjustable monthly, because the Fed has promised to keep rates at near free for banks for the next few years it makes sense under the rules of the game for him to take a mortgage when the interest rate is less than inflation, meaning the loan at this rate is actually increasing the purchasing power of his money. He is of course speculating that his Facebook stock will appreciate in the meantime, before he repays the loan. Silly man!

- Focus on abundance frees us to share
- Understands enough and doesn't need more
- Focus on relationship as a measure of value feeds gifting and cooperation
- Sharing and protecting the commons leads to real wealth and healthy communities, healthy nature

Capitalist

- One rule: maximize profit⁴⁹
- Creates waste
- Focus on lack leads to hoarding
- Never satisfied, never feels there is enough
- Focus on money as a measure of value feeds competition and despair
- Enclosing the commons: land, air, water, leads to isolation and separation and destruction of what supports us

If companies were worker-owned, would we be in this dire situation today? Unlikely, because workers would likely not have lowered their wages and necessitated debt just to survive. They would not have pursued technologies and techniques that pollute their own local environment. They would not have chosen to ship their jobs overseas. They probably would have used the profits to grow their business, not speculate on risky derivatives that few actually understand. Would they have paid a few workers in the group 300 times what the rest are paid? Again, highly unlikely. Why do we leave democracy at the door when we enter our workplace, the centerpiece of our financial life? Clearly a

⁴⁹ Shell says it cannot meet the EPA emission requirements set for drilling in the Arctic and wants the rules changed so it can make a profit from polluting the Arctic.

cooperative, collective, community-focused model is preferable to today's top-down, bureaucratic, and undemocratic one. Bringing democracy to the workplace in the form of a collective means that the people who have to live with the decisions get to make the decisions. What is wrong with that?

The fact that we find it difficult to imagine a culture that shares much or most of its resources shows us how far we are from having an active, nurturing commons today. The terminology of the commons; common good, public interest, communal ownership, these are all words that have been co-opted by the corporate and governmental power structures in order to prevent any actual manifestation of these ideas. Instead, the sound bites lead consumers to believe they are helping others when, in fact, they are only transferring wealth to the already-rich at the expense of society and our planet. Let us reclaim the original meaning to the words, or create new words that are free of the baggage of decades of misuse.

Slowly but persistently a whole constellation of ideas associated with the commons is taking root among small groups around the world. Out of all this we see the birth of a new story to guide us into the future, which can be partly summarized in the following points:

- We are better people, more caring and sharing, than how the current capitalist economy defines us. Once our needs are met, acquiring *more* does not increase our happiness. Our intrinsic nature as human beings is to care for others, not to claw our way to the top of the corporate hierarchy. Cooperation, not competition, is the order of the day in Nature.

- In most ways, the market-based society fails to deliver on its promises. Even those “winners” who amass huge wealth do not generally experience a sense of happiness or fulfillment. We have lost sight, each one of us, of how much is *enough*. We continue to seek more and more stuff, believing the lie that just a little bit more will finally make us happy. Most people are left feeling anxious, exhausted, insecure, and disconnected from each other.
- This economic story is not the natural order of the universe. We *can* work together to create an economy that looks out for everyone, bringing us together rather than driving us apart. We *can* feel secure without working long hours doing meaningless work, and without seeing poorer people as a threat.
- Both government and the market can make positive contributions to our lives if they operate in ways that boost rather than deplete the commons. There is a place for structure and, at least as we transition into a just world, a need for regulation in order to preserve what is good. Allowing companies to pollute the land, air and water at will is not helpful.
- Nearly everyone can play a valuable role in society, and no one should be cast out from the economy or forced to live in poverty. Why would someone be eager or willing to participate in a society or an economy that is oppressing them? Children are not born in full-blown rebellion to the status quo; that attitude arises following repeated episodes of disempowerment, exploitation and repression. Raised in a society of equality and justice, humans will contribute

and will find all their needs can be met. Imagine how different our culture would be if everyone had the time and energy to exercise their creativity, rather than be mindlessly occupied or distracted in order to best serve their corporate masters.

- The measures necessary to restore our natural environment and save the planet will actually strengthen our communities and enhance our lives rather than diminish them. We vacation in pristine parts of Nature for a very valid reason: when we connect with the natural world our spirit is fed. When we support others, show compassion, and give of our talents we grow and develop in surprising ways. Eliminating waste is better design. Not polluting should become a given, not an afterthought.
- There is enough to go around. Sufficiency, not wealth, is the opposite of poverty. Focusing on real wealth: relationships, care for others, generosity, instead of phantom wealth: amount of fiat currency hoarded or spent on meaningless toys and trinkets, will substantially lower our need to pollute the planet and consume our finite resources.
- Depending just on ourselves, we will not ultimately be successful; we all depend on others to help us from time to time. When your survival depends on grazing and foraging, and the luck of the hunt, sharing your bounty today helps ensure that others will share theirs, tomorrow. Today other factors are in play, but sharing, whether seen as generosity, insurance or karma, is still a useful concept.

There are many valuable assets that belong to us all, and they should be used in a sustainable way to create an equitable world. Unfortunately, this is counter to what capitalism requires of us.

We have a chance to embrace the “burning platform” syndrome, when the costs of staying where you are become much greater than the costs of moving to something fundamentally different, and use it to bring about change from the inside. Business can’t succeed in a world that is failing, although it will continue to try as long as there is a glimmer of hope that we might turn this around and be able to continue with business-as-usual. For instance, today the music industry’s #3 source of revenue is suing [children] for sharing music on the Web... its traditional business model is collapsing. Music is morphing from a product to a service as transaction costs evaporate. Recording equipment can now cost as little as \$1000 and distribution is free, leaving little justification for any charge for the “product” at all. Or what about collaborative learning: a teacher-as-facilitator introduces a video of an expert lecturing about a topic rather than cobbling together their own less-than-stellar talk, or the teacher assigns a research “term” or “idea” to the class and the kids get to work, individually and in small groups, feeding data and questions to one another as they hone their research skills, each on their own laptop. Remember, the old model has thousands of economics instructors preparing their own notes and tests and PowerPoint presentations, with varying degrees of success. Flatten the preparation curve and let students access the best teachers on each subject. “*Galaxy Zoo*” trains amateurs (volunteers) to classify the billions of

galaxies revealed with the latest space-based telescopes, a task that in the old model would take centuries and millions of dollars, but with crowd-sourcing will take months at almost no cost. Data mash-ups translate the “Prius effect” to all kinds of fields, in real-time ways that affect behavior: thinking of moving because you are unemployed and there don’t seem to be jobs in your neighborhood? There’s a mash-up for that from the U.S. Government: the *Employment Market Explorer*⁵⁰, for example. This app places unemployment data onto a Google map so that you can see where you might stand a better chance of finding work. Thus providing data enables society to self-organize, to create value and safety independent of government cash assistance. In another example, students using cell phones *were able to triangulate on snipers in Tunisia and summon help, thus saving lives*. In yet another example, a smartphone application that enables people in the middle of riots to find safety, has been shown off at the TEDGlobal event in Edinburgh. The software, not yet publicly released, takes data from a range of social networks and uses it to let people know what areas are least affected by trouble. The platform captures everything on a range of social networks, from Flickr, Instagram, FourSquare, Facebook and Twitter and processes it using natural language analysis to understand what the messages are saying. The system counts the messages suggesting danger and those suggesting safety and “synthesizes it into an easy-to-read interface”. Users can point their phone in a certain direction. Areas suggested as dangerous show up in red, safe areas in green.

⁵⁰ <http://tiny.cc/hnt7gw>

People clamor for democracy around the globe, yet people who grew up in an established democracy feel the system is broken. Collaboration helps improve democracy: opening up the leadership so that everyone has input, providing transparency on decision-making, improving the quality of information used to make decisions, and allowing access to data collected with communal funds. The “party” used to be a forum for debates about policy and budgeting; now they have become institutions for fund-raising and marketing. Can we find ways to allow parties other than the traditional Democrats and Republicans to have at least some say in our government? This two-party system prohibits any meaningful debate about effectively changing the system. Unlike most modern democracies, where several parties have meaningful access to the ballot and participate in the legislative process, Americans only have one more choice than North Koreans. Our elections are more like an apocalyptic smack-down between the forces of good and evil than a reasoned choice between different policy views or visions⁵¹ of our collective future. As elections swing based on last minute decisions made by a handful of voters, typically the least informed of the electorate, there is no need to have a substantive discussion of issues during a campaign. Instead the campaigns focus on trivialities and personalities, banking heavily on advertising and charisma rather than policies of change and transformation. Why bother with other parties who bring new ideas to the debate? Once again, we fall prey to the idea that there is no alternative, as we fail to remember that there have been other parties and movements that

⁵¹ Or not, as there is no time in a sound bite to articulate effective plans or visions

contributed to a vital discussion of issues during campaigns. Even at the national level, Ross Perot was able to poll 19% of the vote in 1992, running as an Independent. Ballot access laws have been tightened since then, making it less likely that someone could have a similar success today.

Some argue that secrecy is needed for a government to function. But note this written by Noam Chomsky, even quoting a mainstream publication:

“Among the many topics that are not the business of the bewildered herd is foreign affairs. Anyone who has studied declassified secret documents⁵² will have discovered that, to a large extent, their classification was **meant to protect public officials from public scrutiny**... More generally, the US public should not learn that "state policies are overwhelmingly regressive, thus reinforcing and expanding social inequality", though designed in ways that lead "people to think that the government helps only the undeserving poor, allowing politicians to mobilize and exploit anti-government rhetoric and values even as they continue to funnel support to their better-off constituents" - I'm quoting from the main establishment journal, *Foreign Affairs*, not from some radical rag.”

⁵² The federal government created 6 million classified documents in 1992, 92 million in 2009. Along with this explosion in classification and state secrets, efforts to declassify documents -- to make them theoretically accessible to ordinary Americans -- have plummeted from 196 million pages declassified in 1996 to only 26.7 million in 2011.

Tightly correlated with transparency is *honesty*. James Howard Kunstler writes,

“... the question arises: where are the good guys? Why is there not one national political figure in the USA who has a comfortable relationship with truth? Perhaps the elimination of truth in our banking and governing affairs is so complete now that there is no truth left to have a relationship with. Or perhaps no American person of integrity believes in the system enough to defend it. Which raises the corollary question: where are the brave persons who would oppose this baleful culture of lies, swindles, and rackets?”

What might transparency and honesty look like in our democracy? What if legislators had to swear, under threat of perjury, that they have read the *entire* bill before they can vote on it? Or maybe they should have to post the *final version* online for 3 weeks before any vote. And we should demand plain text for every bit of legislation; no more hiding particular political favors with language the average voter can't decipher.

Democracy is not necessary for capitalism. Indeed, people voting for politicians who will pass laws controlling corporations is not what business wants. Business would much prefer having a government whose loyalty is to the company, not the people. During the Cold War, the fight was couched in terms of capitalism vs. communism; questioning capitalism was an act of disloyalty or treason. That mindset remains today, more than twenty years since the collapse of the Soviet state, and we continue to equate capitalism with freedom. Democracy presents issues as leaders come

and go. It does however, offer the people the sedative of thinking that their vote actually counts, and that if “our” candidate failed to get elected this time, just working harder next time is our only recourse. In that regard, democracy can be useful for business. It doesn’t stop people from demanding regulations and protections, though these demands typically follow, rather than precede, problematic behaviors. In the absence of effective regulation (especially the enforcement of existing laws), banking giants were able to craft securitized mortgages which blended “good” loans with “toxic” ones and sold small slivers of the resulting mishmash to investors around the globe, making negotiation of forbearance or new terms impossible as the default rate rose. Securitization hid the risk of huge credit, itself masking low wages leading to low demand and the current difficulty keeping 130 million Americans working for pay.

As Slavoj Zizek writes,

*“The reason protesters went out is that they had enough of the world where to recycle your Coke cans, to give a couple of dollars for charity, or to buy Starbucks cappuccino where 1% goes for the third world troubles is enough to make them feel good. Due to their international character, large economic processes cannot be controlled by democratic mechanisms which are, by definition, limited to nation states. In this way, people more and more experience institutional democratic forms as unable to [reflect] their vital interests. It is here that Marx's key insight remains valid, today perhaps more than ever: the question of freedom should not be located primarily into the *political* sphere proper. The key*

to actual freedom rather resides in the "apolitical" network of *social relations*, from the market to the family, where the change needed if we want an actual improvement is not a political reform, but a change in the "apolitical" social relations of production. We do not vote about who owns what, about relations [between management and workers] in a factory, etc. – all this is left to processes outside the sphere of the political. It is illusory to expect that one can effectively change things by "extending" democracy into this sphere, say, by organizing "democratic" banks under people's control. In such "democratic" procedures (which, of course, can have a positive role to play), *no matter how radical our anti-capitalism is*, the solution is sought in applying the democratic mechanisms – which, one should never forget, are part of the state apparatuses of the "bourgeois" state that guarantees undisturbed functioning of the capitalist reproduction."

This is a critical insight: that democracy is an opiate of the people, and that capitalism is more powerful than democracy.

Just so we don't think that any of this is new or recent, note what Howard Zinn wrote in "*A People's History of the United States*" about J. P. Morgan:

"Andrew Carnegie was a telegraph clerk at seventeen, the secretary to the head of the Pennsylvania Railroad, then broker in Wall Street selling railroad bonds for huge commissions, and soon was a millionaire. He went to London in 1872, saw the new Bessemer

method for producing steel, and returned to the United States to build a million-dollar plant. Foreign competition was kept out by a high tariff conveniently set by Congress and by 1880 Carnegie was producing 10,000 tons of steel a month, making \$1½ million a year in profit. By 1900 he was making \$40 million a year, and that year, at a dinner party, he agreed to sell his company to J. P. Morgan. He scribbled the price on a note: \$492,000,000.

“Morgan then formed the U. S. Steel Corporation, combining Carnegie’s corporation with others. He sold stocks and bonds for \$1.3 billion (about \$400,000 more than the combined worth of the companies) and took a fee of \$150 million for arranging the consolidation. How could dividends be paid to all those stockholders and bondholders? By making sure Congress passed tariffs keeping out foreign steel; by closing off competition and maintaining the price at \$28 a ton; and by working 200,000 men twelve hours a day for wages that barely kept their families alive.

“And so it went -- in industry after industry – shrewd, efficient businessmen building empires, choking out competition, maintaining high prices, keeping wages low, using government subsidies. These industries were the first beneficiaries of the “welfare state”.”

Much of Morgan’s fortune had come via insurance companies, some through speculating in government bonds. Writing in his book *“Other People’s Money”*, Louis Brandeis (before he was Supreme Court Justice) says, “They control the people through the people’s own

money.” So little has changed after more than one hundred years.

The paradox of an advanced post-industrial capitalist economy is that the number of jobs needed declines even as the cost of living rises. Technology allows fewer workers to provide the fundamental necessities of life for all. But even as the cost of labor falls, the cost of raw materials rises. Having accessed the high-grade ores and oil just feet underground many decades ago, future manufacturing will face more difficulty and expense in order to have the resources it needs. But if we were to suffer some crisis: a spike in the price of oil, or a collapse of the American energy grid due to a solar flare for instance; how many workers would be needed to provide the bare necessities: food, water, shelter, heat in winter as needed, public safety and health, and waste disposal? Estimates show that only about 10% of the workforce would be required. If we were to focus on bringing technology to bear on supply these needs, that figure could be slashed much further. We could realistically have an economy that meets our basic needs, with very few people actually having to work; the rest of us would be freed to pursue whatever moves us. We might serve others in a myriad of ways; elderly care, teaching, creating art in any of its forms, building housing for those who have none, programming or developing new technology, in other words whatever appeals to us and uses our innate gifts and talents.

Before industrialization, nearly 50% of American workers labored on farms producing the food for the rest of us. That number has been falling ever since. At what point do we face that fully 80% of the work we do today is either discretionary or make-work? It has often been

said that we would better off, while unemployment rates are high, to pay people to dig holes in the ground and then fill them back up. This is crazy, yet if we continue to require people to “have a job” in order to access what they need to survive, it may well be a valid solution to the lack of meaningful work. How sad that is.

But it is also true that what we have been examining is the effect of productivity improvements on the portion of the economy involved in producing things, not serving people. “Baumol’s Cost Disease”⁵³ relates to this difference, postulating that while productivity rises in manufacturing make prices fall in this sector of the economy, it also makes it a smaller portion of the total economy. Since services cannot benefit from a similar decline in the workforce needed: it still takes a doctor time to attend their patient, for instance; the costs of service rise because they make up a larger percentage of the total economy. Televisions and computers become cheaper, health care and educational costs rise. We accept this unquestioningly because we so value “putting people to work” that we don’t bother to question if it still *necessary*. This means we accept waste and inefficiency as just a cost of creating jobs. We don’t solve health issues, we “manage” more and more chronic diseases⁵⁴, and think this is acceptable because we’d put people out of work if everyone were healthy. Studies tell us that 40% of the \$2.5 trillion spent on health care each year is waste or paper-pushing or profit. Why do we stand for a model that allows a

⁵³ Named after economist William J. Baumol, who with William G. Bowen described a critical difference between goods-producing and labor-intensive work.

⁵⁴ Granted, much of the increase in health care costs results from the cost of questionable medicine, which we will examine later in this book.

company to profit by not covering a service, drug, or medical test? And in return for our \$2.5 trillion dollars, are we the healthiest people on the planet? It hardly seems that way:

Table 1: Life Expectancy and Health Expenditure		
	Life Expectancy at Birth	Per Capita Health Expenditure
Australia	79.0	\$2,513
Austria	78.1	\$2,191
Belgium	77.6	\$2,490
Canada	79.0	\$2,792
Denmark	76.6	\$2,503
Finland	77.4	\$1,841
France	78.8	\$2,561
Germany	77.7	\$2,808
Greece	78.1	\$1,511
Iceland	79.6	\$2,643
Italy	79.0	\$2,212
Japan	80.6	\$2,131
Netherlands	77.9	\$2,626
New Zealand	78.3	\$1,710
Norway	78.4	\$2,920
Spain	78.6	\$1,600
Sweden	79.5	\$2,270
United Kingdom	77.4	\$1,992
Non-U.S. Average	78.4	\$2,295
United States	76.7	\$4,887

The statistics about infant mortality and maternal mortality, two other indicators of the health of our medical system, are just as dismal. Is the key factor here that we have a *for-profit* health care system? Or is it that over 50 million citizens lack any health care insurance at all? Obviously, addressing both of these issues would go a long way towards improving our collective health.

Historically, our military has developed plans and acquired equipment that it needed in order to win the “last war” it fought. As today’s world becomes a much smaller place; as the “War on Terror” extends onto every continent and we seek to disable an enemy who

uses our military's actions as effective recruiting posters, are we pouring money down a rathole? Are we getting the security we so desire, by making lifetime enemies of the survivors of our attacks? One solution lies in eliminating the waste in the system and ensuring that when we spend money, it is for something that helps everyone, not just a privileged few⁵⁵. This is the antithesis of capitalism, and is why this system has to change.

Another solution lies in questioning how military spending contributes or detracts from our sense of security. I have traveled internationally, and by being exposed to varying types of airport security, can attest to the fact that the procedures we endure at American airports (taking off our shoes, for example) is more about theater, trying to make us feel secure, than it is about really making us safe. Airport security fundamentally does not ask the question, "Why is someone attacking us?" The answer to that question lies in our foreign policy, the projected power, the hard power⁵⁶, that we have pursued for decades. We see ourselves, often proudly, as the "world's policeman". Yet from a Middle Eastern perspective, these last ten years we have been a loose cannon: supporting Israel without question while it pursues the genocide of the Palestinian people; invading two Islamic countries with tens or hundreds of thousands of Christian troops; using cluster bombs despite the fact that "indiscriminate" weapons are banned under international treaties; and allowing troops to engage in the widespread killing of men,

⁵⁵ A Government Accounting Office 2012 study announced that more than \$51 billion is unaccounted for, and forever lost, among the funds sent to Afghanistan for rebuilding projects, 2002-2010.

⁵⁶ "Hard power" brings blowback, "soft power" brings embrace

women, and children, contrary to ethical norms and without legal repercussions. Imagine the difference we could have made if we had lined up trucks full of food, medicine, and technology, rather than ammunition and explosives, along the Iraq border in 2003. Why do we think that we have to **force** people to do what we want? Isn't it most prudent to use our resources to foster people's ability to care for their own communities, both at home and abroad, rather than destroying the infrastructure of a nation in order to facilitate our invasion? When will we stop using the genocidal, invasive model of expansion in order to provide *growth* to our economy?

When money is detached from intrinsic value, free markets become destructive. Adam Smith, famous for writing the book *Wealth of Nations* in which he described the free market economy, pictured money as rewarding good work and creativity. Today, markets reward those who have money. Value is important to any discussion about "good". Without it, one has little sense of purpose. The financialization of markets that has occurred since the late-1970s has created vast amounts of money, but nothing of any value. When we confuse "price" with "value", we set the cost of a diamond as more than the cost of water, despite the fact that people can live without diamonds. We complain about paying \$4 per gallon for gasoline, which can do 80 man-days of work in five minutes, while using that gas to let our car idle in the Starbucks drive-thru to get our \$32 per gallon venti latte with non-fat milk and a flavored shot. We pay the price to have internet connectivity, without recognizing the cost to our relationships when

we email or text our family in another part of the house from the “safety” of our smartphone.

We measure success by how much capital a person “owns” (ignoring the need for money to flow, for the moment). We let the goods we have purchased be a “stand-in” for our capital, using conspicuous consumption as a method to display our success. What about, “we need to live simply, so that others may simply live”? There is self-reliance, which is not self-sufficiency. One cannot be truly self-sufficient. Can you make the metal that goes into your car? Can you refine the oil into the gasoline it needs? Can you even repair your car’s engine anymore? I don’t own a car; I use a bike or public transportation. Yet I have lots to learn about maintaining my bike in its optimal operating condition; and I couldn’t begin to manufacture another bike other than by scavenging other bikes for their already-made parts. We rely upon each other, of course! What will happen when the corporations are unable to provide you with your self-contained life? We need food, water, body temperature and fun. Can you see a way of life that provides that, without being a participant in the destruction of our planet? Run towards it, not away, before corporations so oppress you that you can no longer live.

Housing needs to be affordable: do we really want to prop up housing prices or continue to service underwater loans just so that the unscrupulous lenders get out whole? Forgive the debt, change the ownership model, and return to a model where a home purchase is for perpetuity, not equity. The upcoming generations are priced out of our current market, not in small part because so many of them begin their working life with such large amounts of student debt, while being unable to use their degree to land a job.

We live in a pyramid of promises: Social Security (SSI), Medicare, Unemployment Insurance, insurance for our money deposited in banks (FDIC), and Fannie Mae and Freddie Mac. Since the sub-prime mortgage crisis, 90% of all mortgages have been lent through Fannie and Freddie, now taken over by the federal government. Private money has fled the market, an indication of how the lack of transparency and the corrupt, fraudulent practices banks have taken on as their business model have warped the capitalist model. No one can trust that the values houses trade at today are appropriate or logical, even after the huge devaluation we have seen in the last five years. And since we have not taken any effective steps to change banking practices other than forcing taxpayers to guarantee new loans through Fannie and Freddie, fraud is still being rewarded today and banks continue to profit from their ability to package, slice and dice, and insure their bad financial decisions while being backstopped by taxpayers. We continue to let banks profit from decisions that turn out well, while shielding them from the risk of those that don't.

No transparency creates corporate anonymity. Decisions are made in headquarters that do not suffer the consequences. No outsider can influence the decisions, and those who make them are shielded from responsibility for the deadly and toxic effects. If you could only viscerally feel a father's pain when he can no longer feed his child because his corn can't be sold at market: a foreign company, benefiting from government subsidies, sells corn at a lower price, and the corn from his field goes unsold; what a profound difference it would make! We who live in the heart of the beast, who are so steeped in the horror of the corporate state that we think it is a natural part of the air we breathe,

numbed so long that we believe there is no alternative, can we ever feel again? If we are to retain our moral core and act in sustainable, ethical ways, we cannot continue to acquiesce to the corporate secrecy and lies. We tend to want to avoid this confrontation; in large part, because we know that even the institutions we care most about; our work, our church or temple, our political party, operate under the same rules and must be opposed and transformed.

Social Security, when it was introduced following the Great Depression in the 1930s, was not meant to be a person's sole retirement plan. It was designed to be the third leg of a retirement "stool"; the other two legs were pensions from work, and personal savings. Over the decades though, work pensions have changed dramatically. Today there are almost no pensions in the sense of the word as it was used in 1935: then "pension" meant a defined-benefit plan for workers. Now the worker is responsible for using a portion of his or her earnings to fund a savings plan, typically called a 401(k) plan. There are other versions of course, but the concept of these plans is simple: the corporation isn't responsible, and the future income is not defined in advance. This leaves the retirement savings of workers up to the ways in which the funds are invested; typically, that means the performance of the stock market. There is good news here: the focus of the new money being created by the Federal Reserve goes to three primary areas; first, allowing the federal government to borrow to fund its deficits, then to bailout the banks, and third, to keep the stock market averages high by supplying money to investment banks so that they will speculate and drive up market prices, giving the appearance that American business is doing well. Healthy stock markets can be a valid barometer of a healthy economy, but

we're nowhere near health in either. The economy is drowning in debt, and if stocks are up it's only by the grace of taxpayer fund handouts combined with the lingering “locust clouds of zombie money” generated and facilitated by make believe accounting standards⁵⁷. Solutions to these issues have to be actively imposed, though, by a society, for the benefit of that society. No man or institution will volunteer to restructure their finances. Not if they can get away with hiding their debts and pretending they're still wealthy, or getting their hands on their neighbors' money in the meantime. The purpose of bankruptcy and other restructurings is to force those creditors who made poor lending decisions to take “haircuts”. This is especially important in today's financial system, when so much of the problem was perpetrated by banks simply to skim commissions and fees and insurance payoffs from loans they expected to go bad. The purpose of bankruptcy is not to let people get away with wild wagers, but - importantly - to keep the economy healthy. Creditors pay for having made wrong investments, and the bankrupt or restructured person or entity is freed to generate revenue and spend it into the economy.

However, because we pride ourselves on having good governance, we trust the promises made by politicians. Statements by politicians can be very revealing however, including telling us the true purpose of Social Security:

“Without Social Security,” Vice President Joe Biden asserted to a Florida crowd in March, 2012, “nearly half of American seniors...would

⁵⁷ Including the mark-to-fantasy valuations of bank-held assets

be struggling in poverty... Retirement is multigenerational. It matters to your children if you have a decent retirement... because if you don't, your children feel obliged to step up.”

In a 1999 address to the National Education Association's Women's Equality Summit, then-First Lady Hillary Clinton was even more explicit in celebrating her own generation's freedom from the burdens of traditional caretaking responsibilities:

“Were it not for Social Security, many of us would be supporting our parents. We would take them in; we would do what we needed to do to try to provide the resources they required to stay above poverty, to live as comfortably as we could afford. And that would cause a lot of difficult decisions in our lives, wouldn't it?”

This rhetoric ignores the fact that with every pay cycle, the lucky minority of people who are paid with a paycheck get to fund the retirement of everyone, not just their own parents. All while households headed by people 65 or older had 47 times the wealth of households headed by people under 35, and only 11 percent were officially under the poverty line. For households headed by someone under 35 years of age, the poverty figure was 22 percent⁵⁸. In 2010, for the first time, Social Security payments exceeded income from the Social Security tax, yet we still are not having any meaningful discussion about fixing this simple math problem: how long can you underfund any program without any major changes? Sadly, the answer seems to

⁵⁸ Figures are from 2009 (wealth) and 2010 (poverty).

be “when you jump from the top of the Empire State Building, you are still doing just fine as you pass by the second floor”. If we don’t have the income to pay for these programs now, it is magical thinking to believe the money will somehow materialize five, ten, or twenty years from now. Ms. Clinton’s rhetoric also points to a fundamental issue about so-called entitlements: we are unable to discuss “difficult decisions” that may make us actually care for others, even family. It is supposed to be up to us to decide when we feel generous and willing to help others, not something that is part of the fabric of our culture.

Politicians frequently tell us not to worry about the solvency of Social Security; after all, it is the Social Security tax on our wages that funds the program. What is less well known is that while true, and while the government knows exactly how much has been contributed to its coffers using this mechanism, budgets have relied for many years upon writing IOUs to the Social Security system so that government can use the taxes collected for current spending. There is no certain Social Security account that contains the money collected, in other words. In fact, more than \$4 trillion has been collected in excess of Social Security payments; it has all been used to fund government spending. Current Social Security payments are made from current revenues only. This is a system on the verge of extinction: as Baby Boomers continue to retire, and as employment figures continue to shrink as a percentage of the total population, more and more of the burden of payments will fall on fewer and fewer workers. It is easy to see the day when 2 workers will be struggling to make the Social Security payment for one retiree. How will you react when your *entitlement* disappears? Will you vote out the politician who admits

the system is broken and eliminates the Social Security system? Will you feel betrayed when something you have counted upon for your retirement goes the way of the dodo bird? There is an unspoken trauma when we become aware that our hard work will no longer reward us with a better future. How can we language this, express this, and heal this wound?

What makes "defined benefit" pensions unsustainable? 1) Promised cash/benefits packages that are not aligned with the fiscal realities of what can be contributed annually to the pension funds 2) the *new normal* of non-existent yields on low-risk investments and 3) skyrocketing costs of healthcare benefits. **This is easily illustrated with basic math.** Recall that defined pensions are not "pay as you go" plans like Social Security, where the taxes paid by today's workers fund the benefits distributed to today's retirees; "defined benefit" pensions are supposed to be paid out of a pension fund which generates returns sufficient to pay the retirees' benefits.

In a typical small coastal city (112,000 residents) in California, senior police officers receive annual pensions in excess of \$100,000. Generous benefits (healthcare coverage, etc.) for life add another \$20,000 or so a year, so the annual payout is roughly \$120,000 a year per retiree. Less senior city employees receive pensions and medical benefits around half that amount, or \$60,000 a year.

These pensions are not out of line with what other cities on the Left and Right coasts have promised their employees. The city has 1,637 full-time employees and 518 part-time employees. The average full-time wage

(not including benefits and pension contributions) is \$85,726. The estimated median household income for the city is \$60,625.

Assuming the pension funds are managed conservatively, how much money would have to be set aside to fund a single pension/benefits payout of \$120,000 a year and one of \$60,000? The yield on 10-year Treasury bonds is less than 2%, about in line with the average dividend on stocks. Under the following conditions: retirement at 55, pension paid at \$120K rate for 30 years with a fund growth rate of 2%, the city must make \$2.74 million dollars in contributions to the pension fund during the officer's career. That means just over \$90,000 a year, in addition to his or her salary. And because many jurisdictions enjoyed the benefits of investing pension funds into the stock market during booming years, few (if any) cities have taken this hit to current budgets. Once the markets imploded (2001, 2008) all of the "assumed" gains evaporated; now cities must add "make-up" contributions to compensate for market losses. This need to catch up can literally consume the entire budget. In other instances, cities have completely ignored their contractual obligations to place funds into the pension plans of their employees; Illinois is the poster child of this heinous behavior, having failed to make any contributions to pensions during the last 15 years. They are relying upon the federal government, and hence taxpayers, to pick up the slack once they have to make the payouts to retirees. With the Baby Boom generation beginning to retire, that time is fast approaching. Wishing the math were different does not make it different. We can play around with yields and payouts, but adjusting the margins doesn't change the basic reality that the promised pensions are structurally underfunded in a 2% yield

world. And since the Federal Reserve has announced rates will stay near zero for years, there is little chance of seeing low-risk investments paying significantly more than 2%. Note also that since the median pay in the U.S. is about \$26,360 annually, then that means the \$2.74 million that must be set aside for each senior-level pension is **equivalent to three workers' entire lifetime earnings--35 years X \$26,360 = \$920,000 X 3 = \$2.76 million**. Since these workers must pay taxes and fund their own retirements, we can estimate that the \$2.74 million is equivalent to the entire *net* lifetime earnings of *four workers*. This is the fundamental disconnect that will lead to pensions and government retirement plans imploding in the next few decades.

And regarding the third leg of the retirement plan as originally conceived (remember, this idea of a fully funded "retirement" has only been with us for a handful of decades: it hasn't always been this way), personal savings in America on average are a thing of the past. Too many of us live paycheck-to-paycheck; relying upon credit cards, not savings, to get us through the unexpected "rainy days". Besides, under this monetary model whereby money is created out of debt, putting money into a savings account and leaving it there causes money to stagnate: it is not being useful, moving through the system, generating leverage opportunities. So if pensions are gone, savings are bad, and Social Security on the edge of breakdown, how do you plan to ever retire? How will weathering this storm change your view of particular politicians, and of government in general?

We are complacent. We trust that we will be able to find the work to support ourselves, that we will have liberty without fighting to maintain it, and that when all else fails there will be a social safety net that allows us

to continue our individual lifestyle to which we have become accustomed. We trust that government is there to keep order and care for us; yet when push comes to shove, to whom does the government owe allegiance? Is it reasonable to expect that corporate interests will top its agenda, because they have funded the politicians for so long? In hypothermia, cutting off blood to the periphery is a very useful accommodation the body uses to keep the blood in the core and hope enough cells remain alive when the temperature rises that you can live. As tax revenues fall, as austerity measures limit the ability of the government to spend money willy-nilly, those precious resources that are available will be used to support... government's core constituency. Subsidies will continue, wars will continue, environmental protections that add to the cost of doing business will disappear for lack enforcement. Sadly, neither you nor I will be the ones who are happy with "our" government.

While we fear that government money printing will raise prices when in actuality they are just trying to free up credit. Every default takes money out of the system, every loan repayment likewise. Less money means less demand, and falling demand leads to lower prices. Rising prices today are still an artifact, a lagging result, of the monetary inflation in the rising debt during the sub-prime bubble. They also reflect the fact that the method used for calculating inflation has changed: while the 2012 method generates an annual inflation figure of 2%⁵⁹, the 1990 method would be showing 5% and the 1980 method 7%. The trillions of dollars that have been

⁵⁹ This inflation figure of 2%, used almost universally in newscasts, is actually the "core inflation rate" which **excludes food and energy cost increases**.

created out of thin air are barely keeping pace with the money being destroyed. It doesn't help the economy grow when the new money created through government debt is going directly to banks and being parked, earning higher interest, at the Fed. It is not flowing out into the wider economy; it just feeds the greed of bankers by giving them something for nothing.

An economy without lubricant, in this case the liquidity provided by money, will always seize up and stop working. Is this our future? Because so few people alive today remember what the Great Depression was actually like, we tend to think that monetary crisis always looks like what we have experienced ourselves: inflation. This means the next few years may well catch us all by surprise, and that the solutions we create at every level will be inadequate or insufficient because our toolbox is full of instruments, useful in their way, but designed to fix *the wrong problem*. And we should especially worry, since our current capitalist model focuses wealth at the top, that any solutions offered by government will only exacerbate this inequality issue. The distribution of wealth in the US is *so lopsided* that targeting "the top 2%", while sounding politically correct, doesn't mean what you think it means. The top 2% includes individuals earning more than \$200,000 a year and married couples making more than \$250,000 - which while a lot, does not put them in the millionaire/billionaire class. Even the top 1% are paupers beside the top 0.1%. Sam Walton's six heirs hold more wealth than the bottom 42% of Americans combined, making *each one of them* richer than more than 20,000,000 of their fellow citizens. Know your enemy.

There are many ways in which money is transferred from the poor to the rich. The trick is to rob them in ways

that are systematic, impersonal, and almost impossible to trace to individual perpetrators. Employers may simply require workers to show up 30 minutes or more before the time clock starts ticking or to continue working through their legally mandated rest periods. Lenders, including major credit companies as well as payday lenders⁶⁰, have taken over the traditional role of the street-corner loan shark, charging the poor insanely high rates of interest. When supplemented with late fees (themselves subject to interest), the resulting effective interest rate can be as high as 600% a year, which is perfectly legal in many states.

It's not just the private sector that's preying on the poor. Local governments are discovering that they can partially make up for declining tax revenues through fines, fees, and other costs imposed on defendants. And if that seems like an inefficient way to make money, given the high cost of locking people up, a growing number of jurisdictions have taken to charging defendants for their court costs and even the price of occupying a jail cell. You may have heard about Edwina Nowlin, a homeless Michigan woman who was jailed in 2009 for failing to pay \$104 a month to cover the room-and-board charges for her 16-year-old son's incarceration. When she received a back paycheck, she thought it would allow her to pay for her son's jail stay. Instead, it was confiscated and applied to the cost of *her own* incarceration.

We aren't talking about trivial amounts. Kim Bobo, author of *Wage Theft in America*, estimates that wage theft nets employers at least \$100 billion a year. Gary

⁶⁰ Wells Fargo Bank is now the largest payday lender. Payday loans are short-term, typically lasting until your next payday. This financial sector now reports over \$4 billion a year in profit.

Rivlin, who wrote *Broke USA: From Pawnshops to Poverty, Inc. -- How the Working Poor Became Big Business*, says the poor pay an effective surcharge of about \$30 billion a year for the financial products they use and more than twice that if you include subprime credit cards, subprime auto loans, and subprime mortgages. Compare these amounts with the Earned Income Tax Credit, government's single largest program to help the poor. This program amounts to \$55 billion each year, effectively meaning that taxpayers are subsidizing business for the amounts they manage to siphon off the income of those who need money the most.

Some local governments have now made it a crime to share food with people in public places. In some areas you cannot grow food in your front yard. All of these silly laws generate fines for governments that are intent not on protecting public health but on replacing lost tax revenue. Attempts to collect debt, as in the case of Ms. Nowlin, appear to be self-defeating. Some jurisdictions have even passed laws to punish people who have overdue traffic fines by stopping their water, gas, and electricity services. Many confiscate drivers' licenses, virtually guaranteeing that this person who owes money will be unable to work in order to earn that money. Many courts now impose "fees"; even the payment plan that poor defendants use to cover the fees comes with an average \$300 penalty charge, not including interest or "collection fees". Using the justice system to extract resources from the poor is especially onerous because it is most likely poor people who get caught up in problems with the law. Spending time in jail, even for financial issues, can ruin one's chances of getting jobs and even housing, making future financial problems even more likely.

Just two quick thoughts about what we can do about this problem: first, reinstate the laws against usury. Put a firm cap on the maximum amount of interest that can be charged, regardless of whether the loan is short-term or long-term. Include fees in that calculation also. Second, begin to treat all crime as equal, meaning that we should prosecute fraud and all other law-breaking across the board, not just focus our enforcement on those with little wherewithal to pay fines or spend a day away from work.

From a larger perspective, this stealing from the poor is found in the fractal of our banking crisis. The banks are far too deep in debt, even after the bailouts, to revive lending even to "healthy buyers". The entire bailout circus has been a scam, since the money was handed out to banks without looking at how much debt they really have on their books, and without requiring the banks to resolve the mortgage crisis upon receipt of their bailout funds. It's all been one big massive wealth transfer, from taxpayers to financial giants, perpetrated under the guise of fixing the financial system and the economy in general. Neither was the real purpose behind the bailouts: they were and are nothing but a clever way to steal from the poor and fork over the loot to the rich. The American economy rests squarely upon jobs and housing. The bank bailouts were meant to help with housing, but as has become crystal clear, the debt model has grown too large to sustain indefinitely. This puts *all* jobs at risk, no matter how much money we divert into banks. One solution is to question our housing system: should people be allowed to "own" land? Should speculation in housing be allowed? Is there a better way to hold housing in the Commons, rather than in private hands? Another part of the solution is to question our jobs system: does everyone have to

work? Can we accept that “work” done when a mother cares for a child also qualifies as a *job*? How can we distribute resources without money? We are so entranced by the system that the few people, like me, who dare to question the fundamentals of how things work, are dismissed as kooks, or worse, “Communists”. Can we at least open up a discussion about the very basis of our economy, please?

Do you understand economics enough to be able to sort out solutions that allow you to keep hold of what little wealth you currently possess? Or do you instead rely upon the government to protect you, ensuring that bankers are fair, and only lend when appropriate, and fund growth of the economy through business loans? Do you count on SSI for your retirement? Do you know what happens when interest rates are kept at near-zero percent only for those who *already have* access to funds, and for years at a time? If you need funds to revitalize your neighborhood’s economy, but all the “wealth” has gushed up to the top, how will you save your community, short of rebellion?

Capitalism consistently, as its name implies, values capital over human life. How does that play out in real life? International agreements that create carbon-trading markets risk making pollution a luxury item. Only rich countries or businesses can afford to pay for the *right to pollute*. How can we explain this “right”? Is it defensible, that polluting can just be written off as a cost of doing business? In this instance, the poor markets unable to buy this pollution right are also the most vulnerable to the effects of pollution, and least able to fund its amelioration. Even as economic efficiency is served, cooperation and cohabitation cannot be priced and are therefore excluded from the price-setting market. Meanwhile, the environment is treated as part of the

economy, not the economy as part of the environment. Thus we arrive at another ethical question: “What is our responsibility to the environment and all life within it?”

What about intellectual property? “Protecting” it is intended to encourage or enhance innovation; but does it help innovation to have patent trolls⁶¹ take \$1B from RIM because of they don’t hold all the patents used in making their Blackberry? One should be able to recover one’s costs, of course. And it is fair for someone to earn a living from their work, within this current paradigm. But troll for scraps? Is that what we want to reward? Seen another way, patents are used by tech giant and greedy corporations to restrict the innovation that might otherwise occur when people freely brainstorm ideas together. In this regard, think of the many “open-source” innovations we’ve seen develop alongside the Internet: Mozilla’s Firefox browser, Linux operating system, Webkit, or the Apache server software. At least as good as anything developed by for-profit corporations at hefty cost, we must question the logic that says “you get what you pay for”. Volunteers, creating because they love what they do, are as capable in many instances as someone working for a wage. How can we tap this understanding to create a more beautiful world without the need for wages and prices? And speaking of patents, in August 2012 the U.S. Court of Appeals ruled that Myriad Genetics could patent two genes: specifically, the BRCA-1 BRCA-2 genes, where mutations indicate a woman has an 82 percent

⁶¹ “Patent troll” is a derogatory term that describes people or companies that buy up patents held by others, for the purpose of collecting the license fees from their use. Often, deciding if the use violates a particular patent ends up in court or is settled out-of-court, for some portion of the requested “damages”.

increased risk of developing breast cancer. The company's patents on the genes are the basis of a breast cancer indicator test that has been a profitable asset in the company's portfolio of intellectual property; in other words, it will now be harder for doctors to test for breast cancer without paying a fee to this company, because the company is seen to have somehow "created" these genes! Myriad Genetics has threatened legal action if a researcher even looks at these genes and their relationship to disease. How is this serving us?

Because the financial sector of our economy has so captured government, we also see dysfunction even within the bank bailout. When you take over a bankrupt company, typically the first thing you do is replace the management that has been proven ineffective. When the government took over General Motors, and both Fannie Mae⁶² and Freddie Mac, that is exactly what happened. But no one at any bank, although needing trillions in bailout funds, has been replaced. Why is that, if not because the banks are truly in charge? And what about all of their *counterfeit collateral*? That refers to the assets held on the balance sheets of banks, and marked with the value the properties held when last sold, sometimes referred to as the "mark-to-fantasy" method of valuation. There has been no effort to bring the asset values in line with the real world as prices have fallen these last six years. Banks are required to hold some

⁶² Even government-sponsored entities (GSEs) got caught up in the giddy fervor of sub-prime mortgages: Fannie Mae's charter has historically prevented it from guaranteeing mortgages with a loan-to-values over 80% without mortgage insurance or a repurchase agreement with the lender. However, in 2006 and 2007, Fannie Mae did purchase these types of loans as investments, contrary to its mandate.

amount of reserves against their outstanding loans, but using inflated values really means their assets are counterfeit, unrealistic, and mostly bogus. That is no way to run a business.

We should have cleared the system of unrepayable debt in 2007 and 2008. Yes, the banks' shareholders would have paid a price for the losses, but after all, it was the banks' fraud and poor lending decisions that caused the problem. Is it right to make taxpayers pay for these mistakes, rather than the "owners" of the business? This lack of correction has left vast amounts of phantom wealth on our books: homes valued at \$100K have mortgages of \$500K; if the loan were to be reconciled with the actual value, \$400K of phantom wealth will disappear like a puff of smoke. But we can't wait until the price rises again to pre-bubble levels, nor should we hold borrowers to account for the fraud that was perpetrated by banks. This idea that banks must be made whole despite their complicity in fudging numbers and lending inappropriately is one definition of *austerity*. In effect, under this version of capitalism wealth transfers from the poor to the rich until the poor can no longer pay anything. Is that how we want to live?

Austerity strips jobs from the economy: demand has fallen in the private sector, leading to deficits from lower tax revenues, and in austerity "demand" is lowered in the public sector, reducing the amount of capital available for wages. Thus using austerity in times of recession turns out to be a great method of destroying unions and of lowering the average wage. Lowering wages is the only factor capitalists control in order to increase profit, and this action makes the particular country's exports competitive and increases demand by sending your manufactured goods overseas. Increased trade generates revenues which can then be used to

retire debt. At least, that is the theory. Never mind that we can't all be net exporters, or that you are exporting water when you export food, or that you are putting other workers out of their jobs when you export cheap goods... all while helping to drive down wages around the globe. One of the results of globalization is to level the wage playing field. We are seeing this reflected in the union-busting and wage stagnation in our country; nations that have the highest wages will see those wages come down even as wages in the poorer countries rise. In China for example, while they don't have unions as we use the term, workers have begun to band together, demand, and receive higher wages and more worker protections. In America, criminalizing the poor through the use of drug and immigration laws and harsher sentencing requirements, using computers and robotic technology to increase productivity without raising wages, adding women to the workforce and paying them less than men⁶³, increasing reliance on credit in order to fund basic necessities, increasing slavery around the world in hidden supply chains, and increasing the number and percentage of adults who are unemployed, all are ways to drive wages down and increase profit for owners.

Globalization has created corporations with power that is bigger than any nation state, and thus democracy is shredded by the many moneyed interests. It's not just outsized campaign contributions or Super PACs or lobbyists, but how the power of conglomerates rules us, not the power of voters. The media is controlled by just a few corporations. The same can be said of food, and banking, and our two dominant political parties. What is

⁶³ In 2010, women still receive just 77% of the pay men get, despite decades of struggle for equal pay.

key isn't voting; rather it is our relationships within production: how the producer is taken care of, who owns the product of labor, whether workers have *enough*. Democracy now is meant to protect capital, not people. The idea of ownership continues to include owning people. Until we can remedy this fundamental error in valuing property over life, voting just adds to the power of the existing system.

When markets are our most valued artifact, we weaken democracy and increase the gap between rich and poor. Democracy weakens as corporations control the legislation and the funding of regulators through outsized campaign contributions, super Political Action Committees (SPACs), and lobbyists. Citizens quickly see that their vote is meaningless; even when 'their' candidate wins: his or her actions reflect their dependency upon their benefactors for the next election, benefactors meaning those constituents (business) that provided the majority of the funding that won the last election. Taxation, as decided by politicians, also abets the flow of money from the poor to the rich, despite what many see as the safety net of government spending upon social programs like Social Security and Medicare and Unemployment benefits funded with taxpayer funds⁶⁴. It is true that nearly 50% of Americans receive help from the federal government, via food stamps,

⁶⁴ Despite insisting that Social Security (SS) is funded for the next several decades, the fact that nearly one-third of America's federal government deficit is financed using money collected from paychecks using IOUs (in a process called inter-governmental lending) means that taxpayers are ultimately responsible for repayment and thus SS doesn't truly fund itself.

unemployment benefits, and Medicare⁶⁵ primarily. And since only 47% of adults aged 18 to 65 actually hold fulltime jobs, a far cry from the stated rate of 8% “unemployment”, nearly as many pay few if any taxes. It seems obvious that government spending does rely heavily upon the rich already. Still, as taxes are lowered upon the rich, they rarely increase spending in any meaningful way that creates jobs. Instead, they invest, either in capital projects designed to generate capital gains, not jobs, or in investments overseas⁶⁶. Their needs having been met long ago, when they do consume, they buy luxury items that greatly impact GDP, while providing little in the way of work. In 2011 for instance, the top 10% of wage earners were responsible for 40% of retail sales. But when one \$90,000 luxury automobile is purchased, it pays wages to fewer workers than if three \$30,000 cars are sold. We see the rich spending in areas that are traditionally part of the commons, or shared environment, as well: they fund programs that pay children for good grades or for each book they read, they pay others to help them lose weight, they rely upon private transportation instead of mass transit, they vacation in resorts rather than public parks, they visit “concierge doctors”, as just a few examples. These concerns result in the rich and the poor leading separate lives, and having less concern that the needs of the other side are taken care of. We

⁶⁵ The average American pays \$30,000 into Medicare during their lifetime, and requires more than \$300,000 in expenses to be paid (typically in the last few years of their life).

Sustainable?

⁶⁶ A study in 2012 shows that Americans have over \$10 trillion *just in financial assets*, in accounts overseas. It is likely most of these funds have been left or placed there to avoid income tax.

increasingly live and work and shop and send our kids to schools in areas that are isolated from one another, and lose the contact that used to engender feelings of equality and neighborliness. Each side of the income spectrum holds biased, incomplete views of the other. The rich think the poor are poor because they lack the drive to work hard, lack the intelligence to succeed, or have addictions that prevent them from working consistently. The poor think the rich act solely out of greed, actually enjoy destroying people and neighborhoods, or lack the conscience to care about the damage their actions are causing. In truth, some poor people work harder than anyone I know. Everyone, rich or poor, struggles to cope with tragedy, addiction, greed, and a separation from what is important in life. Most people do the best they can, given their situation and resources. No one gets to where they are today without the help of family *and* society.

Democracy doesn't require equality, but it does need those people of different classes and backgrounds and ethnic groups to encounter one another and learn to respect differences. As much as the internet allows us to express ourselves and find groups that reflect our own personal values and concerns, it also creates the ability for people to live out their lives in echo chambers where faulty or ignorant views are reinforced by others with a similar bias. We no longer evolve our opinions because of our interactions with others who hold differing views, or who have had different experiences. As we lose our social structures that bring diverse groups together: churches, barn raisings, dances at the local community center, even going to see the doctor or shopping at a market; inequality deepens. Ultimately, what gets corrupted by growing inequality is our sense of solidarity

with our community. Democracy does not thrive in this kind of environment.

The fall of civilizations unfolds from the inevitable mismatch between the maintenance costs of capital—that is, how much economic activity has to be put into maintaining all the stuff that civilizations create and collect as their history proceeds—and the resource base needed to meet the maintenance costs of capital. Since the amount of capital assets that a nation must maintain tends to increase steadily over time (the result of the mandatory economic growth on which the system is founded, of course!), but resources are always subject to natural limits, every civilization sooner or later finds itself with more infrastructure than it can maintain. When that happens, assets start to deteriorate, and the people begin to fight over what remains. Also, as assets fall into disrepair, the lifestyle the citizens have come to expect also begins to grow ragged around the edges. People often don't take this lying down. If, as in America, the civilization relies on nonrenewable resources, the depletion of those resources triggers a downward spiral—catabolic collapse—in which a particular resource causes a crisis which, once overcome, is quickly followed by another resource causing a new crisis. To understand how empires collapse, two things have to be kept in mind. The first is the core concept of catabolic collapse just mentioned—the mismatch between maintenance costs and available resources. The second is found in the very definition of empire: that an empire is a wealth pump, an arrangement backed by military force that extracts wealth from a periphery of subject nations and concentrates it in the imperial core. The British Empire and the Soviet Union both provide excellent examples of this at work in the last hundred years. America appears to be readying itself to be

another, as we expand our Empire into more than 135 countries around the globe.

John Michael Greer writes,

“Imperial rhetoric down through the centuries normally includes the claim that the imperial power only takes a modest fraction of the annual production of wealth from its subject nations, and provides services such as peace, good government, and trade relations that more than make up for the cost. This is hogwash—popular hogwash, at least among those who profit from empire, but hogwash nonetheless. Historically speaking, the longer an empire lasts, the poorer its subject nations normally get, and the harder the empire’s tame intellectuals have to work to invent explanations for that impoverishment that don’t include the reasons that matter. Consider the vast amount of rhetorical energy expended by English intellectuals in the 19th century, for example, to find reasons for Ireland’s grinding poverty other than England’s systematic expropriation of every scrap of Irish wealth that wasn’t too firmly nailed down.

“This sort of arrangement has predictable effects on capital and maintenance costs. The buildup of capital in the imperial center goes into overdrive, churning out the monumental architecture, the collections of art and antiquities, the extravagant lifestyles, and the soaring costs of living that have been constant features of life in an imperial capital since imperial capitals were invented. The costs of building and maintaining all this accumulation, not to mention the considerable maintenance costs of empire

itself—the infrastructure of an empire counts as capital, and generally very expensive capital at that—are exported to the subject nations by whatever set of mechanisms the empire uses to pump wealth inward to the center. Over the short to middle term, this is an extremely profitable system, since it allows the imperial center to wallow in wealth while all the costs of that wealth are borne elsewhere.

“It’s over the middle to long term that the problems with this neat arrangement show up. The most important of these difficulties is that the production of wealth in any society depends on a feedback loop in which a portion of each year’s production becomes part of the capital needed to produce wealth in future years, and another portion of each year’s production—a substantial one—goes to meet the maintenance costs of existing productive capital. In theory, an empire could keep its exactions at a level which would leave this feedback loop unimpaired. In practice, no empire ever does so, which is one of the two primary reasons why the subject nations of an empire become more impoverished over time⁶⁷. (Plain old-fashioned looting of subject nations by their imperial rulers is the other.) As the subject nation’s ability to produce and maintain productive capital decreases, so does its capacity to produce wealth, and that cuts into the ability of the empire to make its subject nations cover its own maintenance costs. A wealth pump

⁶⁷ My comment: Naturally, as the needs of the empire increase, its demands on the subjects increase; after all, we can’t be expected to give up our own assets to pay for any of this right?

is great, in other words, until it pumps the reservoir dry.

“The wealth of subject nations, in other words, is a nonrenewable resource for empires, and empires thus face the same sort of declining returns on investment as any other industry dependent on nonrenewable resources. It’s thus predictable that the most frequent response to declining returns is an exact analogue of the “drill, baby, drill” mentality so common in today’s petroleum-dependent nations. **The drive to expand at all costs that dominates the foreign policy of so many empires is thus neither accidental nor a symptom of the limitless moral evil with which empires are so often credited by their foes. For an empire that’s already drained its subject nations to the point that the wealth pump is sputtering, a policy of “invade, baby, invade” is a matter of economic necessity, and often of national survival.**”

Masked by rhetoric of freedom, liberty, personal responsibility, and free markets and free trade, our economy legitimizes (with draconian policies and transfers of wealth from the poor) the capitalist ruling class. The mantra, “save banks at all costs, people be damned”, creates moral hazard and devastates communities and ecosystems. Riches flow from the bottom to the top, until the bottom has nothing left to give. We don’t need health care for all, because we don’t need everyone to work anymore. We don’t need schools that graduate bright, critically-thinking young people, because we don’t need as many workers

anymore. Capitalism needs poverty in order to access cheap labor; in fact, we now see clearly that capitalism *creates* the poverty it needs. It claims that poverty results from Nature's shortages, and that we all have to work to earn our keep. It denies and obscures how its oppression impoverishes us all. It can claim without a hint of remorse, that "green regulations" and environmental protections lower profits, and "We can't afford safety". How crazy is that? We accept the gospel of "Buyer beware" when "Seller behave" is more appropriate. When labor is cheap, only the cheap can labor. Labor for money that is: and that's the key to our salvation. We all have a great deal of work to do to make our communities healthy and safe. But we don't need money to do that, as long as we share and gift and stop passing our wealth to entities far away from our home and care for each other instead. Capitalism is working according to plan. Must we continue to agree that it is a plan we want to be a part of? Or can we create a new plan, a new paradigm, a new story (even if it starts out as a dark one)? Can we remember old stories that got us through the long, cold winter nights? *How do we value freedom, democracy, and love, and ensure they are an integral part of our future?* Can we act as catalysts and begin the process of crafting a world that works for all life on our Mother Earth, before we can no longer "afford" to save ourselves?

Relationship

“Now we get to the really fun part of the global unwind where even money flowing into supposedly safe havens turns, presto change-o, into an evaporation of wealth...

“The world is waiting to re-learn an old lesson: *that untruth and reality exist in an adversarial relationship*. Sad to say, there isn't enough legal infrastructure in the world, nor enough time, to pass judgment on all the lies and misrepresentations that burden the current edition of what passes for civilization. This goes especially for money matters, where currencies, certificates, and contracts actually have to represent what they purport to stand for. When those relationships fail, as they have been doing for some years now, everything falls apart.

“This is what comes of evading the enforcement of norms and standards and of running exchanges without clearing operations. Ever wonder what it might be like to live in a world without consequences? Well, you've had a good look at it for more than a couple of years. How did it work out? What did you get away with? And how do you plan to hang onto it?”

James Howard Kunstler

Unfuck Our Future has focused heavily upon money. Our conversation now needs to move more into story, myth, and the social construction of reality and of identity. Money is part of all that, for sure, but only part. The changes underway today go much deeper than just money. The real world is hidden from us: we shield ourselves from nature, we shield ourselves from conversation of topics that matter (politics, religion,

money, sex), and we shield ourselves from where our food comes from and what has to happen along the way for us to shop for goods and services that are CHEAP. In fact, we have allowed this mindset of shielding ourselves from the truth of what is happening to so overwhelm our common sense, that we have no clue as to how much risk U.S. banks are facing should the Eurozone collapse and credit default swaps be triggered. Even those who hazard to guess, are using figures in the trillions of dollars. If past actions have created a precedent, then who will pay off these swaps? The taxpayers, both through borrowing costs and through the inevitable inflation that will result from the money printing needed to have those vast sums available. I know you are getting tired of hearing this, but we are supposed to forget that the banks made their commissions for making the default swaps, and the bonuses have been paid to the traders and managers, but we are expected to quietly leave them their profits while taking over responsibility for the losses.

So what is key is that we support each other as we change the rules that limit us, that hold us back, that keep us stuck in this muddy bog of debt and greed. In order to survive this we have to come together in loving, compassionate relationship; recognizing that we truly are not separate, that we truly need each other and our planet if we are to evolve into what our hearts know is possible. As we provide support to one another, we will come into community, interconnected, working for the good of all, not just ourselves. We will learn together, and begin to take political action that is appropriate. Your choice is fight or flight; which do you choose?

It is easier to know the parts than it is to see their connections. We humans focus on one thing; that becomes the most important thing to us, and we exclude

subconsciously other information that minimizes its importance, or that proves it wrong. It is very difficult for us to hold multiple perspectives in mind at once, and consequently very difficult for us to see systems and to understand how everything fits together like a web. The many possible worldviews have at least a kernel of truth; any synthesis of ideas that will be successful in evolving our world must take that into account. But just knowing the full extent of the problem does not mean you know the solutions. You also need good information and an understanding of your resources, what incentives are appropriate, and the consequences your actions will have on the whole.

If you have to pick between a community that shares or one that prizes individual responsibility and effort, which one do you choose? Do you belong to the world, or does the world belong to you? This is the fundamental question to answer before you set off on this path. Can we examine what motivates us? Isn't it true that people become aggressive when they aren't getting what they need? We turn on each other when we are stressed or losing or hungry. Can we use this understanding to develop systems that provide for everyone's needs, and put an end to the violence that so dominates and exploits us? If the seemingly-more-frequent mass shootings lead us to *any* action, can it be changing the deeply engrained American attitude that violence of any sort is an acceptable solution to our problems, rather than focusing on taking away all guns?

People, who have stuff, want to hold on to that stuff. But even more, they want to hold on to the belief that they have a *right* to that stuff. This is a fundamental shift that must occur if we are to step out of the capitalistic model and bring our economy into alignment with integrity. What gives you the *right* to have stuff? We do

not 'own' land. Even within our culture, it must be recognized that while we may 'own' the rights to determine the use of particular soil, or who may be allowed on that soil, at some point in the future we will lose that control. In reality, most of us don't 'own' our homes, we 'own' a mortgage; the *bank* (or someone in Denmark, or China, or some combination of people in 33 countries scattered around the globe) owns our home. We often don't 'own' the mineral or water rights to the land we claim as ours, and for good reason. I didn't put the water or minerals there, I didn't cause them to exist, and they rightly belong to the community, not me.

Worse, we believe that somehow just our own sense of wanting something gives us permission to take it by whatever means necessary, as if it were ours by birthright. As Annie Leonard describes in her video "*The Story of Stuff*"⁶⁸, "The term 'Third World' describes where *our* resources somehow ended up on *someone else's* land..." This idea that if someone has something we want, and they can't be persuaded to give or sell it to us, then we have the right to take it has led to much suffering and death throughout history.

These beliefs that we are 'entitled' to perpetual growth within our economy, that we 'deserve' ever-increasing amounts of stuff to fill our homes, and that stuff must also be inexpensive, leads us to look the other way as:

- manufacturing methods pollute our air and water,
- strip mining resources scars the land and disrupts or destroys ecosystems,
- resource extraction either enslaves local indigenous populations, or dislocates

⁶⁸ available online at www.storyofstuff.com

- others from land their people have inhabited for countless generations,
- greed, enhanced by either deregulation or no regulation, shifts wealth from the poor and middle class workers to the rich,
 - livelihoods (and lives) are destroyed both in the U.S. as jobs are outsourced to countries with fewer environmental and worker safety regulations and lower manufacturing wages⁶⁹, and in other countries as our own government subsidies allow domestic farmers and manufacturers to undercut the cost of producing food and goods elsewhere⁷⁰, and the cheap cost of oil keeps importing and exporting products inexpensive,
 - government spending to prop up dysfunctional financial practices either postpones the day of reckoning, ensuring that the repercussions grow ever worse, or places us at the mercy of lenders who

⁶⁹ Spain was a global powerhouse, conquering Central and South America in the 1500s. Importing large quantities of gold from conquered these lands, it found it had no need to manufacture anything, and began to use the gold to pay for importing food and goods. Flooding the market with gold caused the European economy to collapse, and since Spain had lost its ability to feed itself and make the goods it needed, it collapsed as a world power.

⁷⁰ The US government provides US\$3 billion in subsidies annually to 25,000 cotton farmers. That allows the farmers to sell their crop in Africa for less than African farmers can grow cotton there. Ten *million* farmers are out of work, unable to provide for themselves or their families in Africa as a result.

may one day stop lending us more or
may own us outright⁷¹

Transferring growth into “green” industries is not a long-term way to sustain eternal growth either, although that transition is important in its own right. Certainly, we should get energy from sunlight rather than fossil fuels and nukes — but can we increase the number of solar panels we produce forever? Certainly, we should stop clear-cutting, mining, and ranching the Amazon and tap rubber trees and collect brazil nuts instead — but can we increase this kind of production forever?

Furthermore, the most effective green technologies involve simply using less: conserving energy, living in smaller houses and sharing living space with others, biking instead of driving, couch surfing instead of building new hotels, sharing and borrowing instead of everyone owning a gas-powered lawnmower, and so on. All of these involve economic *degrowth*, which is a new term we are just beginning to hear about.

Money is like water. It doesn't belong to any of us; it belongs to all of us. For some people it flows through their world like a rushing river. For others, it barely passes by; it's just a little trickle. But we each know,

⁷¹ When President Obama visited China (November 2009) for the first time following his election, China requested information about the President's plans for spending blood and treasury in Afghanistan, with the underlying hint that they are concerned that the value of the U.S. dollar will weaken if too much was spent for this endeavor. The weakening dollar devalues the bonds they have already purchased to finance our national debt, and erodes the value of the dollars they hold as a result of our trade imbalance, created when we buy more from China than China buys from us. At what point will China be able to *dictate* our foreign and domestic policies from their position as our lender?

deep within our heart, that our job is to pass it on where it will do the most good for the most people. Money is a carrier: it carries our love, our commitments, our aspirations, out into the world. It can also carry greed, hurt, domination, and control. Money itself is neutral; **we** give it meaning. Like water, when it flows it can nurture, bring life, and cleanse. When it is stopped from flowing freely, it becomes stagnant, poisonous, and toxic. We can become trapped by it, unable to progress across the field of our own life. But we can instead become known for what we allocate, rather than what we accumulate.

The only route to true abundance is by reaching that place of **enough**. In our culture, we don't know when we have eaten enough, slept enough, worked enough, or bought enough. Few people stop their search for more because they are comfortable with what they have. Yet there is enough of everything; need is an illusion. The caveat to that statement is that *we must share what there is*. Without sharing, of course there is lack. Resources are not evenly spread around the world, or even within a local area. Only our priorities must change. Can we end the greed that leads us to hoard what we have or to take what someone else has? We can compromise and bargain in good faith, to ensure that everyone's needs are met. Can we get over this notion that we must own something, and instead share with our community and our world?

Sufficiency, and abundance, is demonstrated when "I know I have enough, and I have some left to give away." Our generosity is our affirmation that we understand this principle of money. If we ask ourselves constantly, "What can I gift (this person/the world) right now?" we will find that, since there's only one of us in the room, what we give to others we give to ourselves. Our generosity is reflected back at us by the universe. As we

act and focus on giving, in recognition that we already have enough, we have enough. After you have passed on, your legacy will be shaped by what you gave to others, not by what you kept for yourself.

Understanding *enough*, there is no fear. Pause for a moment, and look at your own life. Can you see the bounty, the abundance, which fills it? Think about the people you love, and those who love you. How many times, even just recently, have you had enough food, warmth, money, love, or happiness to share some with others, whether you shared it or not? For a week, to begin with, vow that you will only buy something after you have given something else away. And at the same time, during meals, try to notice the point when you have eaten 'enough', and refrain from eating too much. Don't think about it in terms of calories or portions (or platefuls), identify instead how you ignore the signals your body sends you about what it needs, about what constitutes 'enough'. As you begin to act on the body's message, and stop eating at that point of having eaten enough, watch and see if fear develops, fear that you may 'starve without eating more' or fear that your body may be wrong in its assessment of *enough*. Also note how easy it is to thrive while eating only what you know is enough. How can you use this understanding of enough to alter other habits of consumption? How can you sidestep the fear that leads you to always grasp at more?

The move to greater community is a community move, not an individual one. Inherent in all of this talk about building community is a truth we have yet to speak: it relies upon giving gifts. In community, your good fortune is my good fortune. If we are in competition, then you breaking your leg is good news for me. I manage one day to kill a deer; but I can't possibly eat it all before it

spoils. In community, everyone enjoys the deer. Tomorrow, if we are blessed, you might be the one who brings home dinner for us. Our relationships, and the sense that others have given to me so I have a debt that I can repay in the future, are what defines a community. We humans already begin our productive life owing a huge debt to others in our family and community. We didn't earn being born, or suckled, cared for until we could care for ourselves. We didn't earn the air we breathe, the water we drink, or the food we ate for years before we could work or trade on our own. We were taught: taught in organized schools, and taught in our minute-by-minute interactions by everyone we met. We went to schools built by others, played in parks built and maintained by others, rode our bikes to school on roads built by others, you get the point. To claim that our success is solely the result of our own efforts is naïve at best. Acknowledging these intangible debts, and working to repay them, shows us a path towards building community. Very few transactions actually require money. Can you think of ways you can give to your neighbors aside from currency; ways you can share your abundance?

*P*atriarchy takes males and turns them into “men”. Men are made by socialization into the ways of masculinity and entitlement. Masculinity is a corrupt and brutal system that subjugates the other, feminine, in a dominating, exploiting, power arrangement. According to Amnesty International, the most extreme form of torture is rape. Patriarchy supports rape in many ways, but chiefly by teaching women they must work to avoid being raped, that it is their own fault when it happens, rather than teaching men not to rape in the first place.

Men: do you lay down your weapon and stand on the side of *all* of humanity? Or do you choose to continue this pattern of domination and exploitation, of violence and genocide? Which choice leads you to feeling whole and alive as a *human*?

And in truth, as long as patriarchy exists males are not safe either. One of every seven boys (compared to one of every three girls) is sexually abused; you don't have to look very far into the mainstream media to find tales of how lives are irreparably destroyed by this hideous crime against our humanity. Even when they are not raped or sexually abused, women are also subject to physical abuse at a scandalous rate: every eighteen seconds in America, a man beats a woman. There is so much death and violence occurring right in your town, on your street, that we can't even comprehend the scope of what we must transcend. As the number of women in our military rises, so does the incidence of rape and sexual abuse within the ranks⁷². Even those males whose highest aspirations are to protect us, are not immune from the disease of patriarchy. Women have struggled for centuries to step out of the shadows of their menfolk and share life as partners, not indentured servants. Yet their struggles to manage their own bodies, seemingly a basic human right, have failed to remove the system wherein politicians and religious figures, 99% male, make those decisions for them.

⁷² 2012 reports indicate one of every two women in the military have suffered sexual abuse or rape during their enlistment.

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reproductive health
choices up to us MENFOLK!**

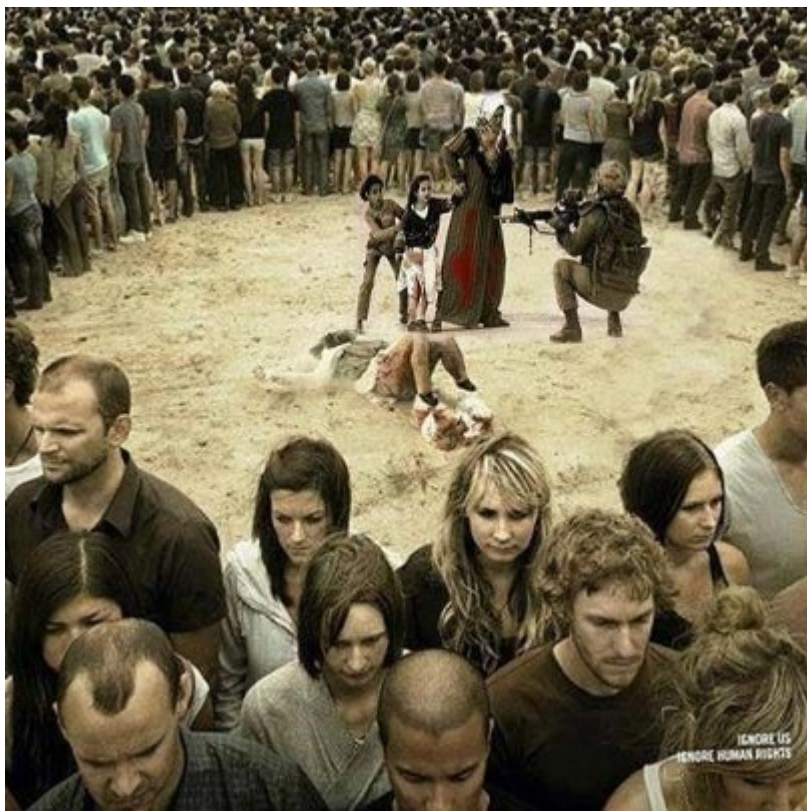


oldamericancentury.org ⁷³

This is where we see that capitalism is just another manifestation of the dysfunction of the system we allow to continue. We accept violence against our selves, why would we stop violence against others, or against the

⁷³ And not to point a finger at Republicans: although the rights women have won have for the most part come via Democratic Party support, Democrats cannot be said to be completely on the side of equality.

buffalo, or against to redwood trees? We accept the collateral damage of drone strikes, why would we stop the collateral damage heaped upon a child who has to watch his mother be beaten by her “loving” husband?



We turn the other way as entire ecosystems are destroyed so that we can have cheap electronic toys, why would we stop men from destroying the planet? How do we break through the passivity of “business as usual”? How do we stop accommodating bad behavior

as if there is no other way to relate to people or the environment? How long will we allow patriarchy to continue, before we stand up and say, “Not in our town!”

“To try to impose moral principles from outside, to impose them, as it were, by command, can never be effective. Instead, I call for each of us to come to our own understanding of the importance of inner values. For it is these inner values which are the source of both an ethically harmonious world and the individual peace of mind, confidence, and happiness we all seek. Of course, all the world’s major religions, with their emphasis on love, compassion, patience, tolerance, and forgiveness, can and do promote inner values. But the reality of the world today is that grounding ethics in religion is no longer adequate. This is why I believe the time has come to find a way of thinking about spirituality and ethics that is beyond religion.”

His Holiness The Dalai Lama

As each new scandal breaks:

- 2009: Bernie Madoff’s confession that he was running a Ponzi Scheme; regulators had been told of suspicious returns and promises made, yet because Mr. Madoff used to be the chairman of the NASDAQ exchange, they looked the other way until he himself had to come forward because he was out of money.
- 2011: MF Global; in which a former Governor and Senator, and head of Goldman Sachs, made credit default swaps on the assumption that Greece would not be allowed to default on

sovereign debt. He was leveraged 40 to 1 however, and when default looked likely in October 2011, his counterparties insisted that he lower that leverage. Accessing a \$1.2 billion line of *unsecured credit*⁷⁴ was insufficient, and even as he was declaring bankruptcy, one of the banks in the consortium that made that loan, JPM Chase, clawed back their loan by taking clients' funds. No one has gone to jail; therefore no one's money is safe in *any brokerage account*. Have you changed your investments with this in mind?

- 2012: LiEbor; despite warnings over at least five years, regulators never investigated the “fixing” on the London Interbank Offer Rate (Libor) upon which many different interest rates are set. Not only does this rate affect what people in America pay in interest for homes and cars and equity lines of credit; there are credit default swaps involving hundreds of trillions of dollars in bets about whether the rate is rising or falling, under the assumption that something other than a bank's fraudulent claims are setting the rate. Remember that for every bank or investor who “wins” because the rate goes in a particular direction, there is a losing counterparty. Expect this to spend a decade working its way through the courts, but how will the system deal with many hundreds of billions in lawsuit settlements? Will banks be allowed to, like all previous “fines” for misbehavior, treat the settlements as just another cost of doing business?

⁷⁴ At its peak, the fund had assets of less than a billion dollars, yet it could more far more.

- 2012 (apparently a banner year for disclosure): HSBC is fined nearly \$2 billion by the U.S. and U.K. regulators for money laundering on behalf of drug cartels
- 2012 Standard Chartered Bank help funnel \$250 billion to Iran, and may have its charter revoked by the State of New York as a result⁷⁵. The federal government by the way, is complaining loudly that New York is not authorized to deal with this type of corruption; as if something would have been done at the *proper* level.

And so... we become inured to an ever-higher level of corruption and theft. We scream via our blog or Facebook page or Twitter account (or book) and then quickly tire and return to our distractions, ethically poorer for the event but tragically silent and accepting. In Mexico, a politician is exposed for having paid US\$1 million to the two primary television broadcasters to ensure he would always be shown in the best light in their news stories. What was the response from the voters, upon hearing of this? Yawn. He won the election, of course. Obviously, we *expect* our politicians to be corrupt. This is after all, the capitalist way: money does work for buying *some* intangible things.

For more on how the Libor scandal (that is breaking as I write this book) is illuminating the ethics of capitalism, read what Matt Taibbi writes in July 2012:

“The Royal Bank of Scotland (RBS) is about to be fined \$233 million (£150 million pounds) for its

⁷⁵ Update: silly me, thinking there might be any real blowback from this unethical behavior... they got off with a \$3 million fine and no admission of guilt.

role in the Libor-rigging scandal. It joins Barclays as the first banks to walk the plank in what should be, but so far is not, the most sensational financial corruption story since the crash of 2008... It's going to be harder and harder to make the case that the major banks do not routinely cooperate at the expense of the public when it serves their purposes to do so. The news that RBS is involved comes with a perverse twist. This is from the Times UK:

“The bank, which is 82 per cent owned by the taxpayer, is preparing for a political firestorm over the affair because it believes that it has no power to claw back bonuses from the traders responsible. Instead, the expected fines would be borne by the shareholders — largely the Government.”

“Libor manipulation is a crime that already robs the public to create bonuses for bankers. **By artificially lowering interest rates, the banks caused cities, towns, countries, and other public entities to receive smaller returns on their variable-rate investment holdings. If it turns out that taxpayers end up paying the fine for RBS's crime of robbing taxpayers, how perfect would that be?**”

Of course, “**perfect**” is not the word I used in the title of this book.

Here is part of a litany of corruption and allowed conflict-of-interests, as compiled (2012) by Senator Bernie Sanders (Vermont):

1. Jamie Dimon, the Chairman and CEO of JP Morgan Chase, has served on the Board of Directors at the Federal Reserve Bank of New York since 2007. During the financial crisis, the Fed provided JP Morgan Chase with \$391 billion in total financial assistance. JP Morgan Chase was also used by the Fed as a clearinghouse for the Fed's emergency lending programs. In March of 2008, the Fed provided JP Morgan Chase with \$29 billion in financing to acquire Bear Stearns. During the financial crisis, the Fed provided JP Morgan Chase with an 18-month exemption from risk-based leverage and capital requirements. The Fed also agreed to take risky mortgage-related assets off of Bear Stearns balance sheet before JP Morgan Chase acquired this troubled investment bank.
2. Jeffrey Immelt, the CEO of General Electric, served on the New York Fed's Board of Directors from 2006-2011. General Electric received \$16 billion in low-interest financing from the Federal Reserve's Commercial Paper Funding Facility during this time period.
3. Stephen Friedman. In 2008, the New York Fed approved an application from Goldman Sachs to become a bank holding company giving it access to cheap Fed loans⁷⁶. During the same period, Friedman, who was chairman of the New York Fed at the time, sat on the Goldman Sachs board of directors and owned Goldman stock, something the Fed's rules prohibited. He

⁷⁶ Changing from an investment to a commercial bank also made accounts held at Goldman eligible for FDIC insurance, putting taxpayers on the hook for losses, and increasing the value of Goldman's stock.

received a waiver in late 2008 that was not made public. After Friedman received the waiver, he continued to purchase stock in Goldman from November 2008 through January of 2009 unbeknownst to the Fed, according to the GAO. During the financial crisis, Goldman Sachs received \$814 billion in total financial assistance from the Fed.

4. Sanford Weill, the former CEO of Citigroup, served on the Fed's Board of Directors in New York in 2006. During the financial crisis, Citigroup received over \$2.5 trillion in total financial assistance from the Fed.
5. Richard Fuld, Jr, the former CEO of Lehman Brothers, served on the Fed's Board of Directors in New York from 2006 to 2008. During the financial crisis, the Fed provided \$183 billion in total financial assistance to Lehman before it collapsed.

Senator Sanders actually listed 18 incidences, though they all follow on the same flavor as these first 5 examples. Here's another incident recently revealed:

Europe's largest bank, HSBC has apologized (7/15/2012) for certain "lapses", such as hiding more than £10 billion in concealed Iranian transactions, laundering billions of dollars for drug cartels, terrorists and pariah states, transporting billions in cash in armored vehicles for drug cartels; and allowing Mexican drug lords to buy planes with money laundered through Cayman Islands accounts.

Naomi Wolfe writes, regarding news that at Peregrine Financial Group “regulators discovered about \$215 million in customer money was missing”:

“What is weird is how these reports so consistently describe the activity that led to all this vanishing cash as simple bumbling: “regulators missed the red flag for years.” They note that a Peregrine client alerted the firm’s primary regulator in 2004 and another raised issues with the regulator five years later – yet “*signs of trouble seemingly missed for years*”, muses the Times headline.”

On the same day, the next page in the newspaper details a different issue: “Wells Fargo Will Settle Mortgage Bias Charges” explains that the bank agreed to pay \$175 million in fines resulting from its having – very lucratively – charged African-American and Hispanic mortgagees costlier rates on their subprime mortgages than their counterparts who were white and had the same credit scores. The piece discreetly ends mentioning that a Bank of America lawsuit of \$335 million and a Sun Trust mortgage settlement of \$21 million. It is eerily similar to the MF Global debacle; regulators look the other way because they have been “captured” by the money, authority, charisma, or history of the principals they are charged with regulating. Are all these examples of oversight failure and banking fraud just big [and well-hidden] mistakes? Are the regulators simply distracted? Are they truly *unregulated*?

Or what about this: John Christensen of the Tax Justice Network wrote that he was shocked by:

“... the sheer scale of the figures: rich individuals and their families have as much as \$32 trillion of hidden financial assets in offshore tax havens, representing up to \$280 billion in lost income tax revenues .

“What’s shocking is that some of the world’s biggest banks are up to their eyeballs in helping their clients evade taxes and shift their wealth offshore. We’re talking about very big, well-known brands – HSBC, Citigroup, Bank of America, UBS, Credit Suisse – some of the world’s biggest banks are involved...and they do it knowing fully well that their clients, more often than not, are evading and avoiding taxes.”

Much of this activity, Christensen added, is illegal. He used data from the World Bank, International Monetary Fund, United Nations and central banks to tally up these figures.

And manipulation is not limited to banks; it was announced in 2012 that several websites were posting higher ticket prices for travel requests that originated from the Apple operating system; clearly, if you own an Apple computer you are more affluent, and accustomed to paying higher prices, than most consumers. Can this remotely be seen as ethical behavior? Yet how many of us gladly use the supermarket’s rewards card, and claim a discount not available to all in return for giving up information about our purchasing habits? Is unequal pricing OK as long as we are the beneficiaries?

This depth of corruption, largely unreported by our media today, shows just how much ethics have taken leave of our system. The lies are corrosive; at what point do we stop believing even the authorities? And what happens *when we just don’t care anymore*? This lack of

ethics trickles down in all manner of shapes of sizes: from cheating on tests at school (as *admitted* by more than half of students), cheating on tax returns, to cheating on our most intimate relationships. We say, “Everyone does it”, or “I *have* to lie to get...”, “It’s not my fault...”, “I am powerless”, or even “I am the *victim!*” We lie on Facebook, lie to our boss, lie to our children.



Image: Sabine7 **String of Lies** 2005

It is a difficult problem; we excuse our own bad behavior because that’s how we perceive the best way to get ahead. We feel unsafe telling the truth: vulnerable, open to being judged, or abused, or subject to blowback from someone we “hurt” with our words. How do we overcome this predilection? How do we reach

agreements that we will be truthful in all things: not just speech with others, but within the framework of our own internal dialogue?

Think too, about the idea of “too big to fail”. Historically in America, when a financial institution is found guilty in court of fraud, it quickly fails. We know the newly-appointed Treasury Secretary Timothy Geithner told both his own department and the Justice Department not to go after the banking industry for any actions that led to the financial crisis. In effect, he gave the banks and investment firms carte blanche to do whatever they wanted; prosecution of fraud was taken off the table. Too big to fail means not only too big to backstop if there is a run on the bank, it also means too big to prosecute out of fear of collapse. Without the threat of jail, we can see via the emails and actions of all of the banks that there has been an explosion of unethical behavior. Would you send an email to your local police department, asking them to get the serial rapist in your neighborhood to “clean up his act, what he’s doing will look bad if reported in the press”? Of course not; yet, that is what Geithner did when, acting as President of the New York Federal Reserve Bank, he sent an email in 2008 to the British Central Bank urging them to clean up the process whereby the Libor rate was set each day.

It is hard to design a system with huge rewards for succeeding, without opening the door to cheating. Here are some examples: steroids, banking, and oil. Oddly, cheating spreads quickly, usually some variation of the excuse, “Everyone is doing it”. The field again levels out, just at different level and with the attendant consequences of immorality now baked into the system. There is an increasing sense among Americans that the system is rigged, which is another way of expressing

this notion that one must cheat, or be part of the elite who can pull the levers, in order to succeed. Even in education, we are transitioning to a meritocracy that leads to more cheating. By tying pay and even the ability to keep a teaching position to the performance of students, teachers will be tempted to condone (or at least ignore) or even encourage cheating because they have a vested interest in students passing the test. And take the example of a magnet school in NYC, as explained by Chris Hayes. It is his alma mater, and requires that students pass a test in the fifth grade, in order to take its entrance exam during their sixth grade year. It is hard to use one's financial success to "bypass" the system of selection by, for instance, contributing to the new science wing at the school in return for an exemption from testing. However, existing inequality in schools, due to funding issues in particular, does not create a level playing field for those who want to pass the test to get in. Although whites are a minority among the students in New York City, only 4% of those who pass the entrance exam are people of color. This obvious disparity, although defended by those who believe in meritocracy as indicative of future success, ignores the basic reality that those families with money are able to spend \$100/hour for tutoring so that their children, who already attend better schools due to the unequal distribution of funding within the districts, can excel on a test that was written primarily by people of the same class and race as the students. While it seems to offer the best education to those who will benefit the most, and you are unlikely to call this "cheating", this system of apportioning quality education amplifies the existing flaws in the system.

We humans seem to care about fairness: in tests around the world, people are given \$100 and person A

has to decide how much of that money to give to person B. If B accepts the amount offered, they each get to keep their amount, but if B refuses, they each get nothing. In some cultures, offering less than \$50 is rejected, contrary to logic. Even in America, amounts less than \$20 are routinely rejected by Person B. Clearly there's an inherent moral imperative to be **just**, rather than merely a goal that needs agreement. Thus, we may focus on "integrity", defined as honest, considerate, and abiding by commitments. A fair question is, "Do banks act with integrity? Does government?" In just the area of honesty, it is clear that neither banks nor government hold standards that we would expect. But as to being considerate, watching as people are wrongfully evicted from their homes, or as children become acceptable collateral damage during drone strikes⁷⁷, both institutions fall far short. In regards abiding by commitments, if we consider how taxpayers are stuck with the risks of speculative failures, without reaping the benefits of speculative success, or of how government fails to commit the resources needed to enforce existing laws and regulations, it is impossible to say that these entities are acting with integrity. And this is important, because whatever hits the fan will not be evenly distributed; we must try to make the changes at the base of the system that will turn this boat around.

⁷⁷ The ethics of using drones must reconcile this: if you go to a shopping center, having pursued an attacker, and in your attempt to kill him you shoot dozens of bystanders, you have committed murder. The ends, assuming you were successful in killing the attacker, do not justify the means. Additionally, where is the due process, the rule of law that we *pretend* to uphold?

In America, we have a pretense that we are governed by a democracy, that we have open and fair elections. But what we have is not an election, it's an auction. Policy issues, ambassadorships, regulations or staff budgets to enforce them, all are subject to the amount and source of campaign contributions. How 'free' is your choice? Political power then rests with those who have the resources to buy the government they desire: the rest of us become slaves to the system, through debt or incarceration. The law requiring business to maximize the interests of the stockholders over the community and nature, is not a fact of life or an inherent law of physics or nature: rather it is an artificial construct that requires our agreement, and thus can be changed. It leads to a decision point: is the cost of the penalty for breaking the law less than the profits? If it is, then we will break the law. This impugns our ethics, and once we have allowed our ethics to be destroyed, we are doomed, and morally bankrupt, and deserve the future we get. We are already fighting for resources around the world. Why do we spend on munitions rather than mining, or on interest rather than infrastructure? What future will we create if we solve our resource needs through use of drones and cluster bombs while China meets its needs with trade using building projects rather than U.S. dollars and by signing long-term price contracts, rather than speculating on the short-term movements of price due to supply and demand issues? Is soft or hard power the more effective, in the long run?

Ethics matter, if only because they form the foundation of society: are we a good and truthful people? Or instead, are we lying, deceitful, and greedy? Our world reflects what we are inside. James Howard Kunstler writes,

“In short, world banking is now hopelessly pranged, and I am not at all sure the project of civilization (modern edition) can continue by other means. The impairments of capital formation are now so profound that no one and nothing can be trusted. Not only are all bets off, but nobody will want to make any new bets – and by that I mean venture to invest accumulated wealth (capital) in some useful project designed to sustain human well-being. What remains is just the desperate hoarding of whatever remains in assets uncontaminated by the pledges of others to pony up.

“All this points to a dangerous new period of political history, a deadly Hobbesian scramble to evade the falling timber in a burning house as the rudiments of a worldwide social contract go up in flames. Such is the importance of legitimacy: the basic condition for governance, especially among supposedly free people. You can meddle in a lot of distribution issues – who gets what – but when you mess with the most basic operations of money to the extent that no one is sure what it’s really worth, or what it represents, then you are deeply undermining society. This is now the condition that is set to blow up republics.

“Reality dislikes fraud and accounting tricks. Reality is serious about settling scores. Reality eventually intervenes and puts an end to monkey business. What will it be this time?”

Upcoming generations will rightly focus on many issues; ethics, sustainability, and evolution (of politics, economics, and culture) being chief among them. But

we face an uncertain future. Nature bats last; will we ever be sure we know what is coming next? Will we collapse because we are so afraid that we unravel our community, we break the very web of life while trying to stay individually responsible and rewarded? When will we understand that as we act towards others, so we create the world we live in? If we act unethically, how can we expect the world to treat us with respect? Our rage at the systems of our world is but a symptom that masks our heartbreak; it is far better to find the love in our broken-open heart and act from that place of vulnerability and compassion than to continue to react from anger.

I have hope. Ellen Workman writes:

“To trust in humanity’s ability to ask and answer some hard, self-reflective questions seems a better application of human faith than to dedicate our faith to the notion that men who walked this Earth centuries ago knew more than we modern humans do about how to construct a social order that meets our *present* needs. Our understanding of the world changes constantly, which makes sense since the world itself is constantly changing. The ongoing expansion of human consciousness resulting from those changes is being accompanied by an equally powerful expansion of personal ethics [in stark contrast with *business* ethics!]. It’s therefore time we learn to trust ourselves to successfully navigate the external changes we’re experiencing as well as to *embrace the internal ethical realizations we’re having as we evolve.*”
[Emphasis and comment, mine]

Transparency is a cornerstone of any democratic, just society. Knowledge is power; but if the knowledge is wrong, or even incomplete, then power is weak. How can we react or plot a path forward if we are operating with flawed information? Transparency International examined the financial practices of the 105 largest global corporations. It found that only 78 of the 105 fully disclosed information about where all their corporate subsidiaries were registered. That makes it “*difficult to know how operations in locations such as developing countries or secrecy jurisdictions [tax havens] feature in company earnings,*” the report states. Many companies on the list also do not report what taxes they pay in foreign jurisdictions. Here’s an example of what is referred to in America as *transfer pricing*: I’m going to pick on Apple, because it is such a great example of what is now ubiquitous in global business, and because it pays fewer taxes in America than you do. Hard to believe, huh! But the products that Apple sells are chock full of patented parts; so Apple can establish a subsidiary, like Apple Nigeria for instance, and transfer a particular patent to that subsidiary. Apple Nigeria is a single room office, essentially a mail drop. But every time Apple sells a product that uses the patent Apple Nigeria owns, a license fee is paid. This means that Apple shows no profit from selling an iPhone, for example, because of all the license fees it pays, even though it is really just paying itself. No profits means no taxes due in America, and these subsidiaries are established in countries that don’t tax foreign source income, so no tax is paid in Nigeria, either. Apple does however, report worldwide income from all subsidiaries when issuing statements about earnings for stock market purposes; it looks like Apple is making lots of

money. It's a clever scheme, for sure, and one that is enabled by particular sections of the tax code. Yet very few people working at the IRS understand it, or can verify that it is being reported accurately on Apple's tax return. This lack of transparency affects us all.



Here it is: the world's largest *home*. Owned by billionaire Mukesh Ambani, and located on Altamont Road in Mumbai, "Antilla" is a 27-story dwelling, sporting three helipads, nine lifts, hanging gardens, ballrooms, gymnasiums, six floors of parking, and 600 servants. Like many of the new wealthy outside the U.S., his money came originally from oil and other resources from underground that he managed to acquire rights to through often questionable deals with governments foreign and domestic. Once given a start, he has expanded his empire into all sorts of businesses, including media, food, development projects, and sports teams. Its neighbors complain that its lights have *stolen the night*. This of course, won't last forever. Perhaps it will be a good thing when the power grid fails.

Of course the other route people use to great wealth is gathering up land at fire sale prices due to government largesse, which they then sell for huge profit to corporations and farmers, or rent to housing projects for the less-advantaged. In India, for instance, the land of millions of people has been appropriated by government, turned over to corporations in "Special Economic Zones", and then developed and *rented* back to the people who owned it originally. Of course, mineral and water rights remain with the new owner under this type of arrangement. This is defended using the argument that the corporation will make better use of the land than the people who first owned it. Since capitalism is based on the one rule of profit, this argument is sufficient to turn people out of their ancestral lands. When this argument allows for corporations to privatize sections of the commons like the electromagnetic spectrum, apportioning radio frequencies for cell phones GPS systems, radio and television broadcasting, there is little environmental impact. Not so however, when it is

the resources, the mountains and the streams, the air, the rain, and the oceans, that are being divvied up among the capitalists.

So many of these shenanigans happen behind closed doors, without the transparency that allow citizens to know what is happening in our name. This is why an organization like WikiLeaks is so crucial: we cannot accept the double-dealing that government and business regularly practice in their pursuit of profit, but we can only protest when we know what is happening. A “free market”, defined by Adam Smith, depends on equal information, hardly the result of an opaque system. In ethical terms, “you are what you do in the dark”, meaning that when you think you can get away with something, the actions you take define you. As we have a problem with what is happening, we need to shine a light on the matter and find out who knows what, and when. Sunlight is the best sanitizer.

Another aspect of transparency that bears examination is how we get our news. It used to be that people who wanted to be informed tapped into the same sources; primarily, that was either radio or television newscasts, at a time when there were but three network sources. Today’s media, by being so prolific (thanks to low transaction costs), is enabling people to exist in an echo chamber; a place where “news” is meant to bring comfort, rather than information you need to make healthy decisions. We withdraw into private echo chambers and call it “community”. Even as we prize diversity and open ourselves to the ideas of others, we still must guard against the scapegoating and blame that leads to groups like the neo-Nazis, who managed to gather over 6% of the voted in the 2012 Greek elections. Can we ask, “What is it that groups like this fear, and

how can we allay those fears so that their more distasteful solutions are unnecessary?”

With so much information available, we rarely have the time or inclination to find out what is important to others. We understand nothing about the actual beliefs and practices of other religions, other cultures, or even the stories others tell themselves about how the world works. It is clear that if the men at the top of the financial system, the Directors of the Federal Reserve banks, had to drive past vacant homes in their own neighborhoods when the rate of foreclosure began to skyrocket in 2005, more would have been done to rein in banking fraud and derivatives. But as they say, “Out of sight, out of mind”. Even receiving “tips” from whistleblowers that there were issues turned out to be inadequate motivation for those in power to look into the disastrous direction banking was taking us. What sources can you trust? How do you question what you see or read, fact-checking each sound bite? How do you include the perspectives of others in your data stream? These are critical questions to answer if we are to bring transparency to our own lives.

America is already a centrally-planned economy: the Open Market Committee of the Fed, tasked with controlling monetary policy and hence inflation, sets interest rates and lending “quotas” and thus determine how much liquidity exists for business to use in creating new goods and services. Setting this rate at 1% in 2001, Alan Greenspan managed to fuel the housing bubble that imploded later in the decade. Clearly that is market manipulation. The U.S. government backs up every

mortgage⁷⁸; in China, there is a free and open mortgage market, with current (2012) rates of over 6%. What about subsidies to established industries like oil, tobacco, corn, and cotton? What about foreign aid that is really just funneling taxpayer dollars or debt to particular defense contractors? Americans are unable to buy cars with cash; interest rates control how many cars can be sold. Taxpayer dollars/debt funds over half of all medical costs, and since not every citizen is covered, there is a huge problem of the poor not being able to get health care like those who are rich. China saw that central-planning was starving, literally, their population so they threw open their economy, telling their people to go make money. Today there are more billionaires and millionaires in just Shanghai than in the entire U.S. You can only own one house in China, and that, along with the cultural model of passing property on to one's children unencumbered by debt, means no one is buying in order to "flip" the house, and that most people pay cash for homes, indeed cash for everything.

Another example of how our economy is planned and controlled from the top of the financial system is Executive Order 12631, signed on March 18, 1988 by President Reagan. This order, not passed by Congress, created a team formally known as the Working Group on Financial Markets, commonly called the Plunge Protection Team (PPT). In part, it is charged with *"recognizing the goals of enhancing the integrity, efficiency, orderliness, and competitiveness of our Nation's financial markets and maintaining investor confidence"*. The actions of the PPT are taken in secret,

⁷⁸ It backs more than 90% of mortgages issued since 2008 through Fannie Mae and Freddie Mac, and indirectly backs the rest by ensuring no bank goes under due to toxic mortgages.

and can only be deduced or pieced together in hindsight. Few statements verify the fact that the PPT exists, but chief among those are comments made by the former advisor to President Clinton, George Stephanopoulos. He told “*Good Morning America*” on Sept 17, 2001:

“There are various efforts going on in public and behind the scenes by the Fed and other government officials to guard against a free-fall in the market, what is called the “Plunge Protection Team. The Federal Reserve, big major banks, representatives of the New York Stock Exchange and the other exchanges have an informal agreement to come in and start to buy stock if there appears to be a problem. They acted more formally in 1998, during the Long Term Capital crisis, and propped up the currency markets. And, they have plans in place if the markets start to fall.”

The PPT is authorized to use U.S. Treasury funds to rig markets in order to *maintain investor confidence*, keeping up the appearance that all is well. This is one of the mechanisms that the Fed uses to pour taxpayer-borrowed funds into maintaining the appearance that our system is sound.

These issues point to a lack of respect for individuals as well as communities. The capitalist system, by valuing profit over communities and ecosystems, discounts or ignores relationships. Once we understand how we fit into society and Nature, we see that tending to others is the best way to tend to oneself. Community is rooted in trust; without trust there can be no healthy relationship. I give to you, you give to me; these are

fundamental ways that we build trust, yet relationships that are not using the debt-based currency are destructive to the capitalist system. The capitalist fears this kind of relationship, often calling it *anarchy*. He will say, "Structure must be imposed, or else the system will devolve into chaos." But anarchy is not chaos, instead it is a focus on taking responsibility for oneself *and one's neighbors*, outside the restrictions of government, to restore the aspects of life we need to feel fulfilled. Can we begin to respect that people have the ability to make life-affirming decisions, to take actions that strengthen, rather than destroy, our connectedness?

Activists have done a great job of caring for the world around us, but we haven't done a good job of caring for ourselves and each other. That's part of the reason we haven't been more successful, and also part of the reason more people haven't been inspired to join us. We're working for a healthy planet in a completely unhealthy way. If we are going to ask people to open up to the pain of the earth, we ought to have systems in place that enable us to relieve each other's pain. Because the problems of the world are so big, we keep thinking that the solutions have to be big, but the most effective solutions often begin small. Part of what empowers an individual is having a support circle... small enough that everyone in them can get to know one another, so that we don't show up for huge protests and then go home alone.

Social media is useful as a form of communication; but it is useless as a form of activism. A Facebook page to save the whales, or a petition to stop Joseph Kony, may let you pat yourself on the back and feel like you're saving the world, but it doesn't change a damn thing. They have cut us off from each other with electronic hallucinations. We get distracted for a few moments

about a true tragedy that has occurred far, far away... as we drive past the homeless children on the streets near our workplace. If the only news you get is about what is happening beyond your neighborhood, how can you bring your compassion to your neighbors who need you? There is a heartbreaking contradiction between my beliefs and my practice. I believe we are all connected, yet I wander through a store and buy things I don't need, never asking myself if my action is helping the desperately poor who surround me. I hold ideals in my heart; I write about them here in this book, and yet I could be volunteering at the soup kitchen, or taking in an abused mother, or being a chaperone for an elementary school field trip to a local museum instead. How can we reconcile this disconnect? What will it take for us to be motivated to make the changes we need? Is it truly enough that we are getting a paycheck, that we have a car and an electronic companion, and that we can afford to eat out every night? Is that what we feel *entitled* to, living in America today? Can this attitude continue forever?

In a democratic society, you wouldn't ask if the government should be involved in health care; that would be a given, that the government, as a representative of the people, would protect the people. Instead, the propaganda has left us thinking that the government can only *meddle in our freedom*; preventing us from choosing what we are entitled to receive, or to steal our independently-gotten wealth for redistribution. If we had a democracy, paying taxes would be an affirmation that we are willing to do our part to fund the policies that our representatives have gleaned from our vision and implemented for the good of our community. We would celebrate our success, not search for ways to avoid paying taxes. Instead, we play "Let's pretend...."

Let's pretend that you can use this college degree to get a job that will enable you to repay your student loan. Let's pretend that you can be out of work for years and then still find a job that is not low wage. Let's pretend that the housing market is already rebounding, so just hold on and keep making those underwater-mortgage payments for a few more years.

What makes relationship such a challenge is the lack of clarity: it is a constant balancing act between opposites. Think of a sliding scale, like this one:

Interior

Exterior

We will always be somewhere in this line, and our location will vary depending upon our state of mind, our environment, our fears and hopes, our history, and our story about what is. This is a conundrum: do I fix myself, doing my inner work to become an enlightened person, or do I act outside myself, changing the structures of government, economy and society? Please note what J. Krishnamurti wrote in 1954, in *The First and Last Freedom*:

“War is the spectacular and bloody projection of our everyday life, is it not? War is merely an outward expression of our inward state, an enlargement of our daily action. It is more spectacular, more bloody, more destructive, but it is the collective result of our individual activities...

“Obviously what causes war is the desire for power, position, prestige, money; also the disease called nationalism, the worship of a flag; and the disease of organized religion, the

worship of a dogma. All of these are the causes of war. If you as an individual belong to any of the organized religions, if you are greedy for power, if you are envious, you are bound to produce a society which will result in destruction. So it depends upon you and not on the leaders – not on so-called statesmen and all the rest of them. It depends upon you and me, but we do not seem to realize that. If once we really felt the responsibility of our own actions, how quickly we could bring an end to all these wars, this appalling misery!

“To put an end to outward war, you must begin to put an end to war in yourself... they will be stopped only when you realize the danger, when you realize your responsibility, when you do not leave it to somebody else. If you realize the suffering, if you see the urgency of immediate action and do not postpone, then you will transform yourself; peace will only come when you yourself are peaceful, when you yourself are at peace with your neighbor.”

Since life is a continuum, there is no easy answer. This concept of balancing on the scale of duality applies to many aspects of life, including:

Structure / Flexibility

Poverty / Enough

Divergence / Convergence

Subgroup / Whole group

Interior / Exterior

Centrally-planned / Local decision-making

Reflection / Action

Unity / Diversity

Plundering Earth / Peace with Earth

Our world always looks shabby when we compare it to our vision of what could be. It is this disparity that leads to our judging the current state of affairs unacceptable. That is fine, as long as we don't take the typical next step: freezing into inaction because we don't see how we can manifest our vision. We suffer when we can't get past the inaction. See the evolution as what is needed and the pain along the way as just motivation. The essential paradox is that the world is perfect, but the world needs to improve.

Perspective

Some people are **so poor**, all they have is money.

*T*ime and again, we see that when we give meaning to peoples' lives, the population growth rate begins to decline. We become *family* as we enter relationships within our community, and then we don't need to raise a large family as a means of support in our old age. Our community, as our family, provides us with that safety. And when life itself is spiritually empty, what pleasure is there beyond sex or food? The sinister aspect of dealing with high birth rates is not that we are dealing with the biological facts of reproduction, rather it is that we are dealing with how we have structured our society: with the ability to denigrate and subjugate a particular race or nationality, and the inherent injustice of demanding population solutions that are unevenly applied; i.e., used against the offending populations, not the whole of the community. Meet the basics of survival and fulfillment, and the birth rate naturally falls. As technology makes labor superfluous, and as workers become increasingly unnecessary, the need for growing populations of educated workers declines.

Diversity equals possibility through variety. In a diverse world there are many alternatives, fewer of the *one-solution* situations that Nature rightly abhors. Yet it is not enough to just encourage diversity; adding women to our American workforce, for example, has not yet reached its full potential. Even in 2012 women still get only 77% of the pay of men for same work. Women have always struggled to find a voice – yet moving into

the workforce has not proven to be their salvation, nor has it brought equality or prosperity or justice. Diversity alone is not the answer.

Everyone has their own opinion about what is “fair”. For liberals, fairness means helping the weak. For conservatives, it means helping the responsible. One study ranks what is important for these two fundamental viewpoints with surprising results:

	Care	Liberty	Fairness	Loyalty	Authority	Sanctity
Liberal	11	8	6	2	2	2
Conservative	7	7	7	7	7	7

These values represent issues important in any society. Here’s another representation of what you might feel is critical for building community:



What is interesting about this perspective is that it weights evenly four basic aspects of our human

experience. For example, it is a myth to think that those who are resource-poor got that way just because they are irresponsible. To focus on that one aspect fails to account for the myriad of influences that lead someone to take their particular path in life. As anyone is growing up in America, they are taught by schools, churches, and media that to be rich is a sign of superiority, and to be poor a sign of failure. Ignored in this narrative are the difficulties one faces competing against those with more access to resources, better education, inherited wealth from several generations of landowning ancestors, and even just being lucky and living on the “right” side of the tracks. Can we modify the system, or question our viewpoint, and instead take the perspective that it is not about us vs. them... but that it is about *we before me*: understanding everyone’s needs and making sure those needs can be met? How would this new view affect dental care? Health education? Cash management? Tools? Social support? New regulations?

A better perspective of the resource-poor around us is to treat them as humans, not as people who have to be carried by society or “brought up” to a higher standard of living. There are people we label as “poor” that work harder than anyone else in society. It could be that their challenge comes from a lack of motivation or skills because their education was insufficient. Maybe the surrounding infrastructure is inadequate. Are jobs or materials available? The biggest obstacle to solving these issues is fear: it keeps real dialogue impossible and understanding unthinkable. Do you feel comfortable talking with someone who has no home about what it might take to enable them to realize their very human dreams? Empowerment, knowing that a thing is even possible, creates miracles among all people. Throwing food from a helicopter into a refugee camp, rather than

demonstrating and resourcing a garden, puts the solution as a “white man’s burden” and fails to solve the underlying issue. “Poverty” is not 100% “income”. What can you awaken to, or awaken in others? Can we understand that food is not enough; our *spirit* must also be fed? Many of us, who in financial terms are rich, are actually very spiritually poor. What is most important to you?

If I am to grow I must question everything and be willing to change my mind, even admitting I once was wrong-headed. I must be willing to call out injustice and exploitation, without accusation or blame, even at the risk of causing myself pain or increasing my own expense. Can we question the very idea of “poverty”? The unasked, fundamental question in “Where are the jobs?” is really, “Where is the prosperity that comes from jobs?” Can we get prosperity without traditional jobs? Can we find ways to share the abundance of prosperity that our technology makes possible? What are the issues we have to face in order to take the leap into a fulfilling future? Answering these questions means that we will *constantly* work to see the Web of Life and our place in it. *Always* choose community. Only then will we come to appreciate diversity in all of its manifestations.

Where can we look to see new perspectives as they develop? There are people already working the margins, outliers who are breaking trail into this new paradigm. Along with new views, they are developing new priorities, and identifying new needs. It can be scary to watch, or to think of joining them, because we are born into a machine that insists we participate as workers and consumers. We are sold on the idea that we can shop our way out of this mess, buying hybrids better light

bulbs, and higher priced “organic” food. The idea of *ethical consumption* is just a mechanism to justify **not ending** the Age of Ecocide. Dmitry Orlov writes:

“To me, this expresses the essence of alternative consumer choice: You too can escape to a rural paradise where you can learn to grow all of your own food, and perhaps go on to teach classes on how to do it. All you need is half a million dollars to get started. The beauty of this plan is that you can do this and still remain middle-class, maintaining all of your cultural standards and predilections, such as mechanically mowed grass lawns and roads paved with tarmac, and do it all away from all the poor dark-skinned people.”

Rebellion is not built into most people’s outlook as a viable alternative. Maybe we are victims of *Stockholm Syndrome*: having fallen in love with our captors, the giant corporations, we are now unable to see our escape route even if it were to hit us in the face. But we can grow and change in many ways; just from watching others, for example. Scientists have discovered what they call “mirror neurons”: brain cells that react identically when I watch someone act as they would if I were taking the action myself. This lends credence to the idea of *empathy*, or feeling someone else’s pain as if it were my own. When I hear someone describe a painful experience, I literally get shivers running up my spine. How can we use empathy to learn from the experience of others?

Another way we can change is by using the placebo effect: just thinking we should be getting better leads us to get better. A placebo is a simulated or otherwise

medically ineffectual treatment for a disease or other medical condition intended to deceive the recipient into thinking he or she has received medicine that will cure their problems. Medicine has yet to fully explain why deceiving someone into thinking they have received treatment actually works, yet many drugs have failed their testing process precisely because a placebo helped more patients than the drug itself. It leaves us wondering if there is more to the mind-body connection than we are told by current science textbooks. But we can use this idea to motivate ourselves to take actions that we would otherwise shun? Knowing something is possible, we push forward. I've lived in homes that had no electricity, unlike most modern Americans. I know I can have a fulfilling life without being connected to the faltering national grid. It no longer scares me to think about living this way. Can I find a way to live that way every day? Can you learn from my experience, and switch too? Can I tell myself that coal-generated electricity is too expensive or environmentally damaging to continue using it and then find an acceptable alternative?

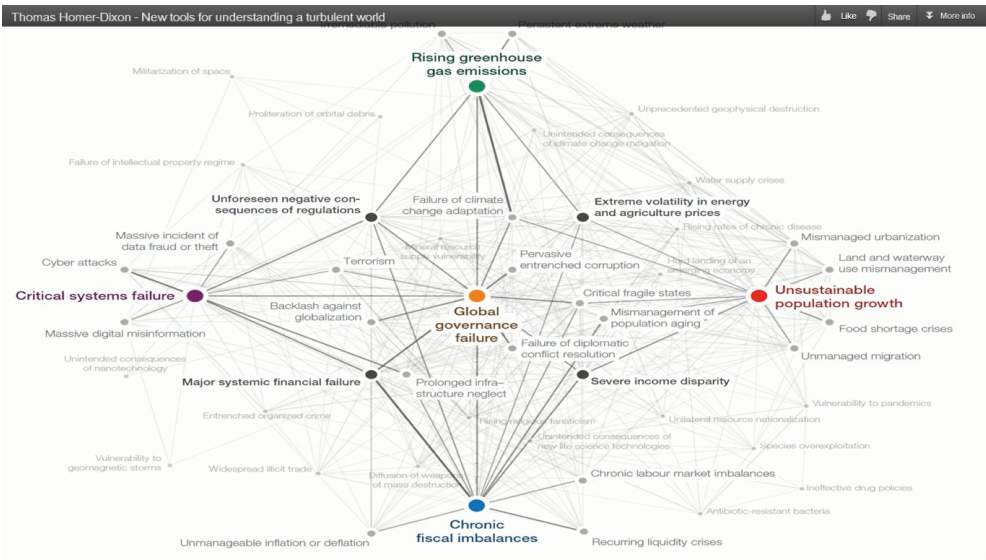
America has taken the initiative to ensure our access to resources by developing the world's largest military. Placing military bases into more than 130 countries around the world, we protect the interests of multinational corporations for "free". How do we set appropriate boundaries, to limit the power of money to dominate and exploit the whole world as if it is our backyard? The European economic crisis is not just about their economy: as spending drops for military spending across the continent, America is being relied upon to protect the various nations. More than half of Americans, however, believe that all US troops should be withdrawn from Europe. When do the majority's

concerns begin to be heard? The decline in national budgets across Europe, fueled by falling tax revenues and increased borrowing costs, also leaves the climate in danger: Europe had been taking the lead on a global climate treaty; and as their political capital evaporates it is unlikely the treaty will ever be signed. How can we make the environment a priority?

How should surplus wealth act? The current narrative is that it must find ways to grow; the lack of opportunity for growth forces those with wealth to accept ever-increasing risk in order to achieve it. As long as we refuse to let banks “fail” when they make risky bets, we put our system at risk. Critical question: does “growth” mean a continent (or three) of people driving aimlessly or insensitively or incessantly around for little reason? That’s the kind of growth that “made America great”.

The recent stimulus packages in America have continued this path; they fed the overgrown sectors of banking, automobiles, and housing. This halted the necessary adjustment of the economy’s structure which would have freed resources for use by more dynamic, profitable, efficient, and *transformative* sectors.

Part of the problem today is that our society has grown to be so complex. Thomas Homer-Dixon has created a drawing to show this complexity. I show it here, but obviously in this limited space, it is impossible to reproduce such a drawing in any meaningful way, other than to express the general idea.



This chart mirrors the following formula:

$$\text{Global population growth} \times \text{rising GHG emissions} \times \text{Critical systems dysfunctions} \times \text{Chronic Fiscal Imbalances} = \text{Global Governance Failure}$$

Computer modeling, although it is improving, is still inadequate for discovering all unintended consequences in a system much more complex than this. Even an action that seems simple and beneficial can be the ruin of us. Take nonprofits, for instance. Typically we think that organizations, run to help others as non-governmental organizations (NGOs), are a good thing. After all, here is a group of people who get together not for profit, but for good. Yet the funding for many of these organizations comes from the very corporations who stand to lose the most if the system should falter and

change. By providing the funds for NGOs working to end poverty, these corporations are able to turn potential revolutionaries into salaried activists, gently luring them away from radical confrontation, giving them reason to not bite the hand that feeds them. Microfinance, which I participate in through Kiva.org, professes to provide low-cost loans to those people in poverty who are unable to get funding through a traditional bank. This particular organization may actually do that; however, there are many groups that have jumped on the microfinance bandwagon who are less scrupulous about their policies towards collecting interest, and we are finding out about an increasing number of suicides of people who are unable to pay the usurious charges. Again, this is not what we signed up for when we first heard of microfinance and thought it a good idea. The capitalist system finds ways to warp even great ideas into just another weapon against the people.

This idea of co-opting resistance can now clearly be seen in the environmental movement. Organizations established as NGOs to fight for clean air and water, to save pristine old-growth forests, to protect our oceans, become accustomed to their salaries and lose sight of their goal. They worry they might upset their funders, who strangely enough, often turn out to be larger foundations created by capitalist corporations exactly for this purpose of limiting resistance and preventing revolution. By being “reasonable” and working within the system to mend the system, the groups that mean well merely delay the inevitable. Saving this small tract of forest is only a temporary victory; it takes more than a few hundred acres to preserve the biodiversity present in an ecosystem. But we can feel “good” that we have managed to save at least a small section of trees, at least for the few decades it takes before we witness the

crumbling web of life it now contains. By not solving the problem, by only dealing with symptoms rather than the root cause, these groups ensure that they will always have work to do, rather than being successful in preventing these problems they merely forestall our demise in favor of continuing to receive their paychecks.

Just as we see that the idea of saving the environment has become an industry with no end in sight, so too have NGOs turned the idea of justice into the industry of human rights. We focus on tragedies and atrocities, condemn the perpetrators and try to aid the survivors as best we can for the duration of our short attention span, without questioning the underlying root cause of the problem. We observe and condemn the annexation using settlements of Palestinian land by Israel, for instance, but do nothing to affect the root of the issue. We brand Hamas a terrorist organization, refuse to negotiate with them or recognize them as speaking for a group of people who matter, and thus excuse the atrocities carried out against Palestinians on a daily basis. Notice how underneath all of this lies an Israeli state that is a good consumer of American weapons systems. Of course, they can do no wrong!

The point is, corporations have figured out how to manage our government, political parties, media, courts, and education to meet their needs. It is logical that they would also have found ways to manage dissent. As writer and activist Arundhati Roy puts it, "How do you vacuum up people's fury and redirect it into blind alleys?" By using money, of course.

Our society is based on violence. Our country was founded on violence. Violence overwhelms the coverage of news. Occupy got some media coverage, but what

went viral on the Web were videos of police over-reacting when dealing with nonviolent protestors. Even as violence scares us, we are drawn to its images. But more than any other developed nation, violence, especially gun violence, takes a great toll on our people. On average, 24 Americans die every day from gun violence; and if you include accidents and suicides, nearly 25,000 die *each year* from guns. Yet in Japan, there are less than 20 gun deaths a year. Japan only had 2 murders from the use of a gun in 2006! The United Kingdom has 40 per year; Germany and Canada have 200 each. In fact, the United States is responsible for **over 80% of all the gun deaths in the 23 richest countries combined.**

This is not turning into a screed against guns; although that is easily justified. At worst, we should ban automatic weapons always and forever. These weapons have no place in civil society, are not useful for hunting, and are prone to excessive, senseless mayhem. But the cat is out of the bag. There are too many weapons available for any ban to be effective. Rather, we should look to why guns are so prevalent, in order to understand how to solve the problem. And in that regard, two issues stand out: first, we are a nation that *believes violence is a solution to any problem*. That someone deserves to die for a thought, word, action or belief; any of which can be changed or remedied, is lunacy. Second, we are all-to-frequently scared out of our sensible mind, and over-react out of fear. Or is it just that racism and poverty make us angry enough to kill?

While not an anti-gun rant, this is the beginning of a plea for nonviolence. From many perspectives; the moral high ground, to win public opinion, to lay the groundwork for the society we hope will follow this one; nonviolence is key. We can be fierce about our stands

and beliefs, and yet remain nonviolent. We need to stand our ground, with humility and compassion but conviction none the less. Rebellion is an act that assures us of remaining free and independent human beings. Again with words, rebellion has many negative connotations. Some who would speak of rebellion choose instead to use the phrase *civil disobedience*. But what is civil disobedience, if not *moral obedience*? That is the root of rebellion: obedience to one's inner authority. Rebellion is not waged because it will work; indeed in its noblest form it is waged when we know it will fail. Our existence, as Camus wrote, must itself be "an act of rebellion." Not to rebel, not to protect and nurture life even in the face of death, is spiritual and moral suicide. The Nazi concentration camp guards sought to break prisoners first and then kill them. They understood that even the power to choose the timing and circumstances of one's death was an affirmation of personal freedom and dangerous to the status quo. So although the guards killed at random they went to great lengths to prevent people in the camps from committing suicide or going on hunger strikes. Totalitarian systems, to perpetuate themselves, always seek to break autonomy and self-determination. This makes all acts of resistance a threat, even those acts that will not succeed. And this is why in all states that rule by force any act of rebellion, even one that is insignificant, must be ruthlessly crushed (note what happened to the Occupy Movement). The goal of the corporate state, like that of any totalitarian entity, is to create a society where ***no one has the capacity to resist.***

Here's Vaclav Havel:

"You do not become a 'dissident' just because you decide one day to take up this most unusual

career. You are thrown into it by your personal sense of responsibility, combined with a complex set of external circumstances. You are cast out of the existing structures and placed in a position of conflict with them. It begins as an attempt to do your work well, and ends with being branded an enemy of society. ... The dissident does not operate in the realm of genuine power at all. He is not seeking power. He has no desire for office and does not gather votes. He does not attempt to charm the public. He offers nothing and promises nothing. He can offer, if anything, only his own skin—and he offers it solely because he has no other way of affirming the truth he stands for. His actions simply articulate his dignity as a citizen, regardless of the cost.”

What exactly might we find ourselves resisting? How about the guilt we have come to feel as we find out what is operating at the depths of this economy? We cannot assume blame for the decisions made in the pursuit of profit, unless we continue to acquiesce and allow the system to continue. We have to fight the reinforcing feedback loop that lets the concentration of wealth lead to concentrated political power, and that lets political power pass laws that facilitate the concentration of wealth. Today the 99% serve to give it all up to the rich and to fund their bailouts, ideally quietly. We've been so quiet that the apparatus of oppression is deeply entrenched. However, in reality, the outcry that nonviolent opposition can present can overcome even this. Capital does not hold the ultimate power; the worker does, by withholding his or her labor. Non-cooperation is our ultimate tool in this struggle.



We have to begin to think about our world in a fundamentally different way. As complexity has increased, the result is that the whole is greater than the sum of its parts. Yet our mode of thinking still lies in the territory of 'simple': you can deconstruct a watch, understand how its parts fit together, and identify dysfunction when you notice a broken, missing, or ill-fitting piece. But the world is not a simple place anymore. What is different? We enjoy more communication, more nodes (tech, info, understanding), and the faster movement of material, energy and information. What problems do we have to overcome? Opaqueness (no understanding), uncertainty, extreme events, unforeseen tipping points, system flips, non-linearity, managerial overload, brittleness. We don't know what we don't know. We forecast, but it turns out wrong. Human exceptionalism is a belief we will be

successful just because we are humans, one that we especially hold dear in America. Or we may believe technology will save us, without truly understanding how dysfunctionally it operates in this economy. For instance, we have placed complete faith in modern medicine; the same medicine that waits for us to develop some sign of illness, then seeks to treat us with drugs and surgery. A better solution would be to prevent becoming sick in the first place. Indeed, a major factor in increasing our lifespan during the past 150 years has come from merely being cleaner. And unfortunately, the drugs we've thrown at complex illnesses are by and large inadequate or worse. You are more likely to die from improper medication than gun violence. The list of much-hyped and often heavily prescribed drugs that have failed to combat complex diseases, while presenting a real risk of horrific side effects, is a long one, including Avastin for cancer (blood clots, heart failure, and bowel perforation), Avandia for diabetes (heart attacks), and torcetrapib for heart disease (death). We enjoy our favorite TV shows, while being bombarded with advertising for medicine that can help with diseases we don't even know we have, like "shyness". Even for something as common as cancer, the drugs used to treat the most-serious cancers often add mere months to patients' lives, with significant negative impact upon their quality of life. No drug has proved safe and effective against Alzheimer's, nor in combating obesity, which significantly raises the risk of all complex diseases. Modern medicine is not yet the answer to our prayers. We might believe that the scientists are wrong, or we've managed to survive tens of thousands of years, so why is now any different? But in the end, these are all ways to avoid feeling distraught

over our inability to affect a system fraught with inertia and inadequate understanding.

We live in a country that imprisons 1 of every 106 white people, 1 in 36 Hispanics, and 1 in 15 blacks. In New York City, with hardly a word being said, over 1900 citizens, 85% of them people of color, are stopped and frisked for no reason other than police “curiosity”. In 2010, General Electric made a profit of \$5.2 billion, and not only paid no income tax, but actually *received a tax refund* of \$3.2 billion. Citigroup has received over \$476 billion in bailout funds, yet likewise has only reaped tax refunds these last four years. Do they think we will remain complacent and quiet forever? What will it take to push you over the edge and into fierce yet nonviolent resistance?

Joseph Campbell writes, “We must be willing to let go of the life we have planned so as to have the life that is waiting for us.” *Everything* you do: what food you eat, what transportation you use, what clothes you wear, what job you do; affects the world, and people and life forms in that world. Everything is important. The critical questions to ask are, “What choices am I making, and why? Can I make better choices?”

Think back over your life: take a few minutes, and describe the trajectory that has brought you to this moment. When I do this, I see myself first as a child full of wonder and awe, then a student, a teacher, a poet, a worker, a husband, father, and homeowner, and now I find myself completing the circle; becoming a poet, a teacher, a student, and once again, full of wonder and awe. I am sure your trajectory has been different; in what ways do you find inspiration from what has brought you here? What can you learn that will aid you in making the changes in perspective that will help us all?

And now for a little levity!

THE WORLD ACCORDING TO AMERICANS

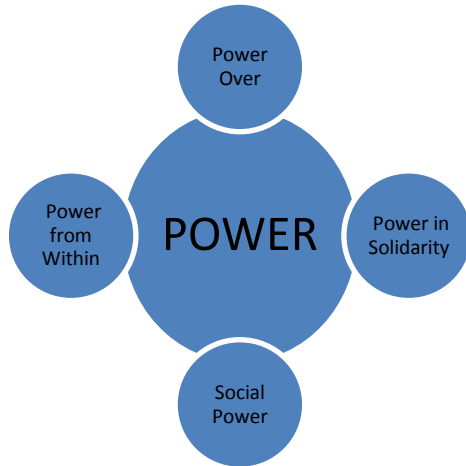


Inquiry

“The only real prison is fear, the only real freedom is freedom from fear.”
Aung San Suu Kyi

Convictions only make convicts. What you believe imprisons you.

Let's look at power next. One great resource for this topic is *The Empowerment Manual*, by Starhawk. In it, she posits that strong individuals build strong groups, and paralyzed people are prey. If you think back to the organizations and committees that you have participated with, I am sure you will recognize there is truth in that statement. You will also recognize these four kinds of power. Depending upon the group and the situation, you may utilize each of these types in your relationships. We often allow Power Over to rule the day, however, without being aware that we could be using the other three types to combat it.



1. Power Over; the typical form we often think of when we first hear the word *power*.
 - a. Top-down, command-and-control, “do as I say” type of power.
 - b. Includes the abuser/victim dynamic
 - c. Typically backed by force and/or threat of exile
 - d. Bestowed by virtue of one’s title or place in an organizational chart, or by being the owner or instigator of a particular group.
2. Social Power
 - a. Inherent in groups, arises spontaneously, the opposite of Power Over
 - b. Social power comes when people prove that they are responsible in action
 - c. Not everyone in a group will give the same social power to an individual (this difference can cause conflict)

- d. Social power is composed of 2 things:
 - i. Who you are: based on your vision, or skill set
 - ii. What you do: dependability, ability to take on responsibility
- 3. Power from Within (Personal Empowerment)
 - a. Arises due to one's awareness (or acceptance) of one's own courage, creativity, compassion, and ethics
 - b. Results in one feeling empowered; "it's mine to do"; leads to deep commitment
 - c. As individuals, this is the only power we completely control
 - d. The group can't *give* you this power if you won't step up and accept it
- 4. Power in Solidarity
 - a. Solidarity is not synonymous with agreement
 - b. Overcomes the divide-and-conquer strategy used by most Power Over authorities
 - c. Means that you share *some* values, but not *all* values
 - d. Several movements prove that solidarity gives even the most marginalized people power
 - i. Arab Spring
 - ii. Civil rights movement
 - iii. Women's movement

Note also:

- The other three types of power can resist Power Over
- True power is sustainable: Power Over always fails eventually.
- Wisdom arises when we are “equal” in our communications and in touch with our social sensitivity. Genuine listening leads us to better decisions.
- Make mentoring another member a priority of any leader.
- Equality does not mean conformity
 - It does mean everyone has equal access to choices and resources to meet their needs
 - Diversity is valuable because it brings strength through varied experiences and perspectives
- Transparency is the enemy of Power Over
 - Equal access to information
 - Not using specialized language or code allows all to understand that information
 - Global literacy allows all to process that information
- Power from within can raise consciousness in the group, and empower the group to be more effective, by:
 - Role modeling
 - Calling the group to act, and leading actions
 - Mentoring
 - Seeing yourself as an active catalyst

- Presenting a more refined vision for our future in both words and deeds

Power Over is used to exclude the majority using these techniques:

- Divide and conquer
- Scapegoating
- Demonizing groups
- Demanding secrecy

Some negative effects of Power Over in our modern world:

- Greater inequality and separation as the few in power make the rules to benefit only themselves
- When power is concentrated, decisions made that increase its power adversely affect the majority
- *I'll Be Gone/You'll Be Gone* mentality is usually in play
- Blame is ignored using scapegoating, misdirection, lying or deflection
- Increased violence as the masses become progressively more angry and afraid
- Increased pollution as money "can't be wasted to protect the environment without costing jobs or lowering profit"

Some negative effects of Social Power:

- Can flip into command/control

- Must welcome new people, have room for new voices, or it becomes stagnant or cliquish
- Power must be shared (yes, this is not always a negative effect!)
- Power comes with responsibility, as opposed to Power Over where responsibility can be placed on the structure or the organization as a whole (“It’s company policy”)
- Rotating or ever-changing roles and power dynamics: can’t be president for life, this can lead to a lack of continuity or focus as leadership changes and power ebbs and flows
- Everyone has to be an active participant to some degree. Sometimes you may be stepping up, other times stepping back. But you should always be contributing in at least some small way.
- People with extraordinary skills can be suspected of wanting to take control of the group just because they always end up with the power to do what they do so well
- Working for free and/or without acknowledgment with a specialized skill set (as the bookkeeper, for example) can burn people out and leave holes in the organization
- Some participants will revert back to being victims, because that is how they are used to functioning
- It’s easy to complain instead of taking action
- It’s easy to confuse a person with a problem

- Example: “Mary must be power-hungry since she keeps winning election as President,” rather than “What is the solution to someone being elected President many years in a row?”

How can we use this information as we attempt to construct a society that works for all? Gardening in your yard gives you an increased sense of power: over your diet, over your pocketbook, over your wellbeing; so how can this concept of *do-it-yourself* translate into politics, education, economics and health care? These are very subversive thoughts, because they take power away from those who hold it now. Of course, they will resist our attempts, and place roadblocks to make us think we can't do this outside the system, without *their* power. We need to grow more food in the next 50 years than in the previous 10,000 years, combined. And we need to do that with less oil, with less water, less climate stability, and with less genetic diversity. It takes more than 10 calories of oil energy to produce one calorie of food energy, in the current paradigm. The typical store has 30,000 food *products*, but only a few items of safe, healthy, delicious **food**.

We romanticize the back-to-the-land lifestyle, because we recognize that spending an average of just 31 minutes each day preparing, and cleaning up after, our meals is part of the problem. But being at the mercy of water, weather, soil productivity, and sufficient injury-free days so one can use the hoe does not ensure healthy eating habits. Ask a mother what she hopes her child will become; would you expect to hear, “Doctor” or “Lawyer”? Rarely would you hear “Farmer”. There's a reason for that.

The best way for a poor country to fight poverty is to become a rich country. Can we in the West hold back others because we fear they will use our own methods, and further destroy the planet? Or is it just outright racism that prevents us from truly assisting with infrastructure projects? It may not be sexy to help a poor country build sewage projects and roads, but these are vital if we are to lift whole communities out of the dust and into modern life. Our own lifestyle depends on the economic growth of the past; we stand on the shoulders of giants. To provide any less to those who lack, is to relegate them to a poverty they cannot avoid, and does not create a world of “plenty for all”. Ensuring everyone has **enough**⁷⁹ is the best way to bring freedom and peace to everyone.

⁷⁹ *Enough* food and clean water, enough education, enough health care, enough security, enough so that there is no need to hoard, and indeed, not enough **to** hoard.

And here's another take on leadership. See if you can find your style in the following chart⁸⁰:

	Action Logic and Focus	Implications for Sustainability	Strengths & Limitations
Pre-Conventional Stage	<p>The Opportunist focuses on own immediate needs, opportunity, and self-protection</p> <p>5% of adults</p>	<p>Wins any way possible. Self-oriented; manipulative; “might makes right”. Little sensitivity to sustainability issues except when they represent a threat or foreseeable gain for the manager; resistance to pressure from stakeholders, who are viewed as detrimental to economic interests; sporadic and short-term measures.</p> <p><i>Source of power:</i> Coercive (unilaterally), e.g., executive authority</p> <p><i>How influences others:</i> Takes matter into own hands, coerces, wins</p>	<p><i>Strengths:</i> Good in emergencies and sales opportunities. May seize certain sustainability opportunities or react quickly in a crisis; superficial actions may be showcased opportunistically.</p> <p><i>Limitations:</i> Pursuit of individual interests without regard for sustainability impacts; comprehension of sustainability issues limited to immediate benefits or constraints.</p>

⁸⁰ Taken from “*Conscious Leadership for Sustainability: A study of how leaders and change agents with post-conventional consciousness design and engage in complex change initiatives*” by Barrett Chapman Brown. Mr. Brown states: Table compiled from three sources: (Boiral, Cayer, & Baron, 2009; Cook-Greuter, 2004; Rooke & Torbert, 2005)

<p>The Diplomat focuses on socially-expected behavior and approval</p> <p>12% of adults</p>	<p>Avoids overt conflict. Wants to belong; obeys group norms; rarely rocks the boat. Supports sustainability questions due to concern for appearances or to follow a trend in established social conventions; concerned with soothing tensions related to sustainability issues within the organization and in relations with stakeholders. <i>Source of power:</i> Diplomatic, e.g., persuasive power, peer power</p> <p><i>How influences others:</i> Enforces existing social norms, encourages, cajoles, requires conformity with protocol to get others to follow</p>	<p><i>Strengths:</i> Good as supportive glue within an office; helps bring people together. Reactive attitude with respect to sustainability pressures; consideration of regulatory constraints and the impact on the organizational image.</p> <p><i>Limitations:</i> Superficial conformity to external pressures; absence of real reappraisal of how things are done, statements often contradict actions.</p>
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Conventional Stages of Meaning-Making	<p>The Expert focuses on expertise, procedure, and efficiency</p> <p>38% of adults</p>	<p>Rules by logic and expertise; seeks rational efficiency. Considers sustainability issues from a technical, specialized perspective; reinforcement of expertise of sustainability services; seeks scientific certitude before acting; preference for proven technical approaches.</p> <p><i>Source of power:</i> Logistical; e.g. knowledge-based or authoritative power</p> <p><i>How influences others:</i> Gives personal attention to detail and seeks perfection, argues own position and dismisses others' concerns</p>	<p><i>Strengths:</i> Good as an individual contributor. Development of sustainability knowledge within the organization; implementation of sustainability technologies.</p> <p><i>Limitations:</i> Limited vision and lack of integration of sustainability issues; denial of certain problems; has difficulty with collaboration.</p>
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<p>The Achiever focuses on delivery of results, goals, effectiveness, and success within the system</p> <p>30% of adults</p>	<p>Meets strategic goals. Effectively achieves goals through teams; juggles managerial duties and market demands. Integration of sustainability issues into organizational objectives and procedures; development of sustainability committees integrating different services; response to market concerns with respect to ecological issues; concern for improving performance.</p> <p><i>Source of power:</i> Coordinating (coordinating the sources of power of previous three action logics)</p> <p><i>How influences others:</i> Provides logical argument, data, experience; makes task/goal-oriented contractual agreements</p>	<p><i>Strengths:</i> Well suited to managerial roles; action and goal oriented. Efficient implementation of ISO 14001 type management systems; follow-up of sustainability performance; more widespread employee involvement; pragmatism.</p> <p><i>Limitations:</i> Difficult questioning management systems in place; conventional sustainability goals and measurements; lack of critical detachment with respect to conventions.</p>
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<p>The Individualist focuses on self in relationship to the system and in interaction with the system</p> <p>10% of adults</p>	<p>Interweaves competing personal and company action logics. Creates unique structures to resolve gaps between strategy and performance. Inclined to develop original and creative sustainability solutions, to question preconceived notions; development of a participative approach requiring greater employee involvement; more systemic and broader vision of issues.</p> <p><i>Source of power:</i> Confronting; used to deconstruct other's frames or world views</p> <p><i>How influences others:</i> Adapts (ignores) rules when needed, or invents new ones; discusses issues and airs differences.</p>	<p><i>Strengths:</i> Effective in venture and consulting roles. Active consideration of the ideas and suggestions of diverse stakeholders; personal commitment of the manager; more complex, systemic and integrated approach.</p> <p><i>Limitations:</i> Discussions that may sometimes seem long and unproductive; idealism that may lack pragmatism, useless questioning of issues; possible conflict with Experts and Achievers.</p>
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Post-Conventional Stages of Meaning-Making

<p>The Strategist focuses on linking theory and principles with practice; dynamic systems interactions; self-development and self-actualization</p> <p>4% of adults</p>	<p>Generates organizational and personal transformations. Exercises the power of mutual inquiry, vigilance, and vulnerability for both the short and long term. Inclined to propose a pro-sustainability vision and culture for the organization, more in-depth transformation of in-house habits and values; development of a more proactive approach conducive to anticipating long term trends; marked interest for global sustainability issues; integration of economic, social and sustainability aspects.</p> <p><i>Source of power:</i> Integrative; (consciously transformative)</p> <p><i>How influences others:</i> Leads in reframing, reinterpreting situation so that decisions support overall principle, strategy, integrity, and foresight</p>	<p><i>Strengths:</i> Effective as a transformational leader. Changes in values and practices; real integration of the principles of sustainable development; harmonization of the organization with social expectations; long-term perspective.</p> <p><i>Limitations:</i> Approach that may seem difficult to grasp and impractical; risk of disconnect with pressures to produce short-term profits; scarcity of Strategists.</p>
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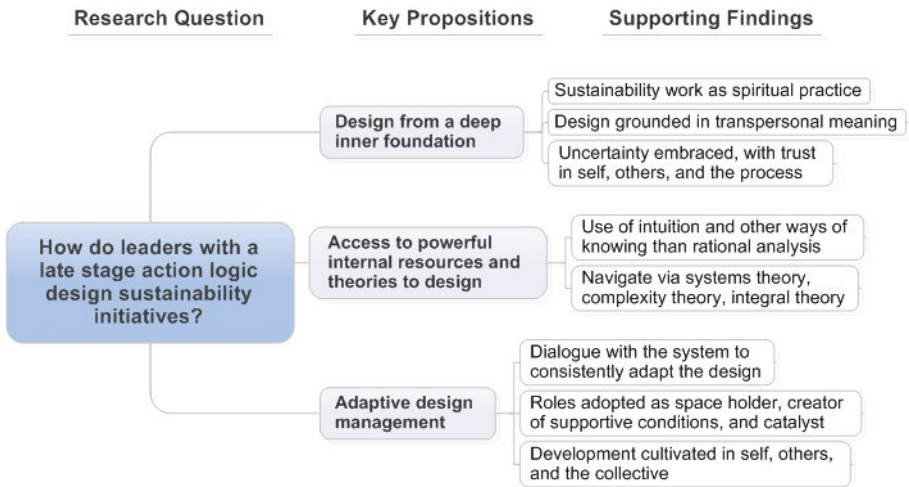
<p>The Alchemist focuses on the interplay of awareness, thought, action, and effects; transforming self and others</p> <p>1% of adults</p>	<p>Generates social transformations. Integrates material, spiritual, and societal transformation. Re-centering of the organization's mission and vocation with regard to social and environmental responsibilities; activist managerial commitment; involvement in various organizations and events promoting harmonious societal development; support for global humanitarian causes.</p> <p><i>Source of power:</i> Shamanistic (through presence)</p> <p><i>How influences others:</i> Reframes, turns inside-out, upside-down, clowning, holding up mirror to society; often works behind the scenes.</p>	<p><i>Strengths:</i> Good at leading society-wide transformations. Active involvement in the comprehensive transformation of the organization and society; concern for authenticity, truth and transparency; complex and integrated vision.</p> <p><i>Limitations:</i> Risk of scattering managerial and organizational efforts, to the benefit of the common good; losing touch with the primary vocation of the organization; extreme rarity of Alchemists.</p>
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<p>The Ironist focuses on being as well as on witnessing the moment to moment flux of experience, states of mind, and arising of consciousness.</p> <p>0.5% of adults</p>	<p>[Under research] <i>Institutionalizes developmental processes</i> through “liberating disciplines.” Holds a cosmic or universal perspective; visionary. <i>Source of power:</i> [Under research] Unitive worldview, transcendent awareness <i>How influences others:</i> [Under research]</p>	<p><i>Strengths:</i> [Under research] Creates the conditions for deep development of individuals and collectives. <i>Limitations:</i> [Under research]</p>
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Of course, we are looking for Strategists, Alchemists, and Ironists. Reframing, reinterpreting, involving Spirit as well as reason, not caring to be in the limelight as long as we are progressing, these are the trademarks of the new consciousness that will find the solutions to today’s problems. You wouldn’t still be reading this book if you were not already one of these few. How can you find the motivation and the energy to push your

boundaries, to learn from your failures, all the while refusing to *play small*?

Mr. Brown also shows us with another diagram three key propositions, or techniques, the new leaders use, showing us how the next wave will be different from leaders in the past. Again, can you find new ideas in this chart that you can use?



After looking at leadership and power, I want to touch on the Occupy Movement. Born mid-September, 2011, this grassroots campaign to change the system of inequality in America touted a lack of leadership as one of its attractors. Early media coverage marveled at this void at the top, and then quickly began to harangue the movement for a list of “demands”. Apparently, we are not allowed to protest without opening up an immediate

bargaining position. Occupy had no demands, and at first offered no solutions, because it is the *system* that is broken. How exactly does one negotiate with the power that is the problem, about the terms under which it will relinquish power? The only demand is “change”, the only solution is “transformation”. It was an effective lesson for all of us, working without leaders, learning consensus, and beginning the long process of educating ourselves about oppression and domination. Most Occupy groups had some amount of time, sometimes hours, sometimes months, “taking over” public space to show that we need to reclaim the Commons. Nearly all occupations that lasted for any length of time, passed through several phases. There was an initial struggle to raise the encampment, sometimes including scuffles with police. Once established, the provisioning of food and water, and programs of education and outreach began. Somewhere along the way, as citizens of the new community struggled to model the behaviors they felt should replace our current system, the conflicts began. Whether it was feeling taken advantage of by those without adequate access to resources, meaning in crass terms, that the poor and often homeless in the neighborhood would take advantage of the ‘new feeding program” and overwhelm the occupation, or people trying to paste their own agenda across the face of such a rapidly growing movement for their own gratification, or the inability to get into this new, consensual leaderless paradigm due to egos, or the difficulty in self-policing behavior antithetical to the movement such as violence, rape, or drug use; in so many ways the movement seems to have self-destructed. How do we create the new even as the inertia of the old remains so overwhelming? Will we have to wait until the inevitable crash, to sort through the ruins of civilization and start

anew? Of course we can build alongside! But the key, and again with the words, is to build *outside* the system: to rebel by withdrawing our support of money and the entire monetary system, to do what relationship and community demand, bypassing the laws and taxes foisted on us by the dying paradigm.

This brings us to the question of democracy: do we continue to vote when our vote is so meaningless? Politics is about binding the nation together to pursue greatness. But today, the corporations use politics to bind us all in their service; to funnel resources as quickly as possible to the top. We are being destroyed, not by bad politics, but by a bad way of life. Any chance at achieving greatness is reserved for the few. Even if the candidate you voted for wins the election, will he or she listen to your needs, or the needs of those who spent 80% of the money during the campaign? And when he or she wins, will you dance in the street, proclaiming, "Yes! Now we will fix this mess!" or will you sigh and go back to your screen? How do you feel about money in politics? What will it take for your opinion to be heard?

When Americans talk about democracy or, with even richer irony, "real democracy," they usually mean a system that does not exist, has never existed, and can never exist, in which the free choices of millions of individual voters somehow always add up to an optimal response to the challenges of a complex age, without ever running afoul of the troubles that inevitably beset democratic systems in the "real" world. Top among those would be the fraud that continues to exist, and the issue of money in politics. Any system that relies upon people to manage the vote counting process will be subject to fraud. Those of us who complain that the 2000 and 2004 elections were "stolen" would do well to remember 1960, also. And usually the candidate spending the most money wins. What is different today is that the money comes from corporations and a few uber-wealthy individuals rather than average voters. Spending money is a way of buying votes; and given the freedom to "spend" their vote, many voters will spend it

on the candidate who promises them the most rewards at public expense.

Does this mean democracy is bad and should be replaced? By no means; indeed it offers several advantages over other systems of government that have been tried. First, democracies tolerate much broader freedom of speech and conscience than countries that are not democratic. Second, in democracies far fewer citizens die because of their outspoken opposition to those in power at the time. Authoritarian governments come with a very high domestic body count. So-called “Imperial Democracies” also tend to build up very large prison populations—the United States has more people in prison than any other nation on Earth, just as Britain in its age of empire shipped so many convicts to Australia that they played a sizable role in the settling of that continent. Still, all other things being equal, it’s better to live in a nation where the government doesn’t dump large numbers of its own citizens into mass graves, and democracies do that far less often, and to far fewer people, than nondemocratic governments generally do. Democracies undergo systemic change with less disruption and violence than nondemocratic countries do. Change is baked into the system and happens (once its roots sink deep into the population’s psyche) without typically causing systemic collapse. It is a mark of America how we peacefully transition from one party in power to another, patiently awaiting the next round of elections.

Democracy does however, have inertia. The system propels society forward under its own power, so to speak; and while more resilient than a typical dictatorship, it is less amenable to taking fringe ideas into account. It is nearly impossible for a small minority of voters to have any impact, and so the two dominant

parties in America have a stranglehold on power. That very inertia may be problematic, at least for those of us who value our freedom. As John Michael Greer warns:

“The Greeks, who had a penchant for giving names to things, had a convenient label for [this process]: *anacyclosis*. Note that the squabbling city-states of the Greek world tended to cycle through a distinctive sequence of governments—monarchy, followed by aristocracy, followed by democracy, and then back around again to monarchy. It’s a cogent model, especially if you replace “monarchy” with “dictatorship” and “aristocracy” with “junta” to bring the terminology up to current standards. A short and modernized form of the explanation—those of my readers who are interested in the original form should consult the *Histories* of Polybius—is that in every dictatorship, an inner circle of officials and generals emerges. This inner circle eventually takes advantage of weakness at the top to depose the dictator or, more often, simply waits until he dies and then distributes power so that no one figure has total control; thus a junta is formed. In every country run by a junta, in turn, a wider circle of officials, officers, and influential people emerges; this wider circle eventually takes advantage of weakness at the top to depose the junta, and when this happens, in ancient Greece and the modern world alike, the standard gambit is to install a democratic constitution to win popular support and outflank remaining allies of the deposed junta. In every democracy, finally, competing circles of officials, officers, and influential people emerge; these

expand their power until the democratic system freezes into gridlock under the pressure of factionalism or unsolved crisis; the democratic system loses its legitimacy, political collapse follows, and finally the head of the strongest faction seizes power and imposes a dictatorship, and the cycle begins all over again.

“It can be educational to measure this sequence against recent history and see how well it fits. Russia, for example, has been through a classic round of anacyclosis since the 1917 revolution: dictatorship under Lenin and Stalin, a junta from Khrushchev through Gorbachev, and a democracy—a real democracy, please remember, complete with corruption, rigged elections, and the other features of real democracy—since that time. China, similarly, had a period of democracy from 1911 to 1949, a dictatorship under Mao, and a junta since then, with movements toward democracy evident over the last few decades. Still, the example I have in mind is the United States of America, which has been around the cycle three times since its founding; the one difference, and it’s crucial, is that all three stages have taken place repeatedly under the same constitution.

“A case could be made that this is the great achievement of modern representative democracy—the development of a system so resilient that it can weather anacyclosis without cracking. The three rounds of anacyclosis we’ve had in the United States so far have each followed the classic pattern; they’ve begun under the dominance of a single leader whose

overwhelming support from the political class and the population as a whole allowed him to shatter the factional stalemate of the previous phase and impose a radically new order on the nation. After his death, power passes to what amounts to an elected junta, and gradually defuses outwards in the usual way, until a popular movement to expand civil rights and political participation overturns the authority of the junta. Out of the expansion of political participation, factions rise to power, and eventually bring the mechanism of government to a standstill; crisis follows, and is resolved by the election of another almost-dictator.

“Glance back over American history and it’s hard to miss the pattern, repeating over a period that runs roughly seventy to eighty years. The dictator-figures were George Washington, Abraham Lincoln, and Franklin Roosevelt, each of whom overturned existing structures in order to consolidate their power, and did so with scant regard for existing law. The juntas were the old Whigs, the Republicans, and the New Deal Democrats, each of them representatives of a single social class; they were overthrown in turn by Jacksonian populism, the Progressive movement, and the complex social convulsions of the Sixties, each of which diffused power across a broader section of the citizenry. The first cycle ended in stalemate over the issue of slavery; the second ended in a comparable stalemate over finding an effective response to the Great Depression; the third—well, that’s where we are right now.”

What is most scary about this vision of where we are in this cycle today, and with the current dysfunctional state of Congress, and the numerous, systemic issues we face, is that we are seeing an unprecedented erosion of our Constitutional rights to remain free citizens of America. What makes drones really scary is how fast they are becoming autonomous, smaller, and less expensive. Drones in use over America already have the capability to look into buildings using thermal imaging, know where you are and where you have been using your phone's GPS, use facial recognition to know who you are talking with⁸¹, and to scan phone calls and text messages in real time. It's easy to envision a 10 million drone swarm, completely autonomous, and directed by just a few people at the top of the military or government pacifying even the world's largest city a few years from now. This is what makes President Obama's new policy of executing radicals without trial via drone so distressing. The problem of a slippery slope means we could all soon be targets of those with the power to control the hardware, elected or not. Rest assured that drones will not long remain under government control. Yes, governments have a monopoly today, but they once owned all the submarines, too. What fun we'll have when the drug lords, the terrorists, the local cops and the international corporations get in on the game! The tapping into the data available through cell phone networks by "security forces" is expanding, including location and eavesdropping on email and text conversations, also without complaint. These are more reasons why we must struggle to make our democracy work. We must guard against a mass movement forming

⁸¹ Even Disneyland uses facial recognition to access your credit card information before you present the card for payment.

around a charismatic leader who promises to fix everything if we just grant him the power to decide what is best for all of us. This is one aspect of the Occupy Movement that is critical to cultivate: the “no leader” approach. We are all in this together; we help each other in innumerable ways. We need to find the common ground, even being willing to take the country along paths that may not benefit ourselves, when that is the “right” thing to do. This notion of **explicitly sacrificing** for the commons may well be the next phase in our spiritual evolution. Overcoming the sense that we are individual beings with unique agendas that we must struggle to fulfill is one aspect of the modern psyche we can afford to lose.

In “*Healing the Heart of Democracy*”, Parker J. Palmer writes:

“When all of our talk about politics is either technical or strategic, to say nothing of partisan and polarizing, we loosen or sever the human connections on which empathy, accountability, and democracy itself depend. If we cannot talk about politics in the language of the heart – if we cannot be publicly heartbroken, for example, that the wealthiest nation on Earth is unable to summon the political will to end childhood hunger at home -- how can we create a politics worthy of the human spirit, one that has a chance to serve the common good?”

What might an engaging democracy include?

1. *Challenges*. Just as the X-Prizes spur science, and the Nobel Prizes spur many other disciplines, how about a prize for designing a democracy that includes people directly rather than just at election time every few years? How can we challenge government to be more

transparent, and technology to provide more tools to facilitate this openness?

2. *Digital brainstorming.* How can the open-source concept spread to how we govern ourselves? How can we hear more and more varied voices as we discuss solutions to our problems? How can we design and implement town halls that reflect the diversity of our communities?
3. *Participatory budgeting.* Again, how can we tap the ideas and concerns of everyone, not just the few who tend to show up for council meetings, week in and week out?
4. *Citizen reporting.* The dinosaur media is fading fast; most local newspapers and television stations have gutted their reporting staff and rely upon packaged offerings from sources far from local. How can we open up news about our local community in new and engaging ways?
5. *Long term thinking.* How can we get our thinking off of the short term, this month or this quarter, and begin to make decisions based on our collective long term welfare?
6. *Micro actions.* We don't need more national movements, aside from one that works to end war. Your community has unique needs, and needs programs to address them that aren't needed by everyone in your state. How can we encourage local responses to local issues?
7. *Policy wiki.* Today lawmakers make laws at all levels of government, but it falls to the various authorities to implement them. It is at the point where policy and budgets are set that the real enforcement happens (see the next section below). How can we open up the policymaking

branch of government, and bring the light of day into the recesses of the bureaucracy?

8. *Referenda*. Is there a way to let a select group of citizens vote much more frequently on laws and policies, making our democracy more direct and responsive in these times of rapid change?
9. *Interactive education*. Uniformed voters are worse than no voters. How do we raise the level of education about the issues in a fair and objective manner?

Another problem with our democracy is the issue of bureaucrats. We don't vote for them, and most of them see their government "service" as a career, not a "term" like elected officials. They know they will still be there after the latest yo-yo gets voted out, in just a few years, so why bother to get with *his new agenda*? Yet this is the place where things happen in government, not in the halls of Congress or the State Capitol. Quoting sections from a piece by Chris Hedges titled, "The Careerist":

"The greatest crimes of human history are made possible by the most colorless human beings. They are the careerists. The bureaucrats. The cynics. They do the little chores that make vast, complicated systems of exploitation and death a reality. They collect and read the personal data gathered on tens of millions of us by the security and surveillance state. They keep the accounts of ExxonMobil, BP and Goldman Sachs. They build or pilot aerial drones. They work in corporate advertising and public relations. They issue the forms. They process the papers. They deny food stamps to some and unemployment benefits or medical

coverage to others. They enforce the laws and the regulations. And they do not ask questions.

“Good. Evil. These words do not mean anything to them. They are beyond morality. They are there to make corporate systems function. If insurance companies abandon tens of millions of sick to suffer and die, so be it. If banks and sheriff departments toss families out of their homes, so be it. If financial firms rob citizens of their savings, so be it. If the government shuts down schools and libraries, so be it. If the military murders children in Pakistan or Afghanistan, so be it. If commodity speculators drive up the cost of rice and corn and wheat so that they are unaffordable for hundreds of millions of poor across the planet, so be it. If Congress and the courts strip citizens of basic civil liberties, so be it. If the fossil fuel industry turns the earth into a broiler of greenhouse gases that doom us, so be it. They serve the system. The god of profit and exploitation. The most dangerous force in the industrialized world does not come from those who wield radical creeds, whether Islamic radicalism or Christian fundamentalism, but from legions of faceless bureaucrats who claw their way up layered corporate and governmental machines. They serve any system that meets their pathetic quota of needs.

“It was the careerists who made possible the genocides, from the extermination of Native Americans to the Turkish slaughter of the Armenians to the Nazi Holocaust to Stalin’s liquidations. They were the ones who kept the trains running. They filled out the forms and

presided over the property confiscations. They rationed the food while children starved. They manufactured the guns. They ran the prisons. They enforced travel bans, confiscated passports, seized bank accounts and carried out segregation. They enforced the law. They did their jobs.”

Or is it just that we are at the mercy of *moral idiots*; people who place complete faith in an amoral science, rather than any form of spirituality? Chris Hedges writes about them, too:

“All attempts to control the universe, to play God, to become the arbiters of life and death, have been carried out by moral idiots. They will relentlessly push forward, exploiting and pillaging, perfecting their terrible tools of technology and science, until their creation destroys them and us. They make the nuclear bombs. They extract oil from the tar sands. They turn the Appalachians into a wasteland to extract coal. They serve the evils of globalism and finance. They run the fossil fuel industry. They flood the atmosphere with carbon emissions, doom the seas, melt the polar ice caps, unleash the droughts and floods, the heat waves, the freak storms and hurricanes.”

And Webster Griffin Tarpley writes about the bureaucracy in “*9/11 Synthetic Terrorism*”:

“During the Reagan years, a high administration official told me that the permanent bureaucratic class considered Reagan a perfect

president. His job, said this official, was to be a head of state, which meant that his task came down to ministering to the emotional and symbolic needs of the country during moments of great sorrow and stress – given that there were now more disasters than victories. The assistant secretaries and the deputy assistant secretaries actually ran the government through the interagency groups and special interagency groups – and these were the figures who controlled the principals in the later principals’ committee. The presidency was symbolic, while the permanent bureaucracy (plus the White House palace guard) made up a kind of collective prime minister who actually made decisions and ran the government – and even that within the parameters defined by the controlled corporate media. Given all this, the notion that the US president possesses real power, or makes real decisions, is slightly fantastic. According to Bush 43’s own testimony, he saw himself as a symbolic figure needing to project strength, rather than as a crisis manager, during the crucial minutes at the Booker School, during the reading of “My Pet Goat.” The government was being run by Richard Clarke of the permanent bureaucracy, who also made the call on al Qaeda. The starting point for this operation appears to be Rumsfeld, who said in May 2002: *“Prevention and preemption are ... the only defense against terrorism. Our task is to find and destroy the enemy before they strike us.”*

Clearly any solution to the issues we face in our democracy today will have to take this problem into account. President Obama has touted the 2010 “Dodd-Frank Wall Street Reform and Consumer Protection Act” as being a giant step forward towards preventing the debacle of 2008 from happening again. Yet more than two years later, the regulations have not yet been put into place: the careerists are still wrangling over the definitions of the words (again with the words!) contained in the law, before they can decide upon how to enforce the law. Even the will of elected officials fall prey to this menace. But reforms do not work, they can always be modified or deleted. After the Great Depression, a number of reforms were passed. Judging by the economy over the next several decades, they worked rather well. But they were mostly dismantled prior to 2008: taxes on the rich (from a high of 91% to a decade-long rate of 35%) and on the corporations (from an average high of 35% they stand at 7% in 2011) have been drastically cut, federal employment programs are long gone⁸², Social Security benefits are being cut. Only wholesale restructuring has long-lasting impact on a broken system.

⁸² Unless you count the military, Immigration and Customs, prisons and the Judiciary, and the Drug Enforcement Agency as “make work” programs.

This is not the future I want, what about you?



“The future is not something to be predicted, it is something to be achieved. The economic crisis is not a business cycle; it is a massive overhaul of the entire system. Remember, this model is the very best that 20th century thinking can provide: something centralized pushes out cookie-cutter whatever to passive recipients who are to feel blessed for the opportunity to consume. Or, I’m a teacher, you’re a student, clear your desk and get ready to memorize what I’m about to tell you. That’s what we need: more people who can test well. Mass-marketing, -media, -production, -education; you name it, something pushing standardized goods and services to an unresponsive public (some might say dumbed-down) is the current model. Given that a student in a technical subject will find 50% of what they learn in their first year of college is obsolete by their graduation, this model is broken.”

Don Tapscott

*B*ut we stand on the threshold of an age of collective intelligence; facilitated by the internet and instant, global communication. Technology allows for custom manufacturing to still push products at reasonable cost to individuals, freeing us to innovate each and every moment. It offers ubiquitous, ambient, always-on computing: every electronic device in your home can have its own IP address, and communicate with its neighbors; you can hold up your phone on a city street and ask for the “ATM layer”, or the “education layer”, and see your surroundings overlaid with data.

For the young generation stepping into the workforce, using technology is like breathing air: they don’t know

any other way. The time they spend online takes away from what segment of their modern life? Watching TV. This has many implications, including that they get their “news” from sources other than the major corporate networks. They process information differently: come home from school, turn on the computer. With three windows open, texting their friends, watching a video, listening to an mp3 file, and, “Oh yeah!” doing their homework, they hardly notice that someone else has turned on the box that sits in the place of honor in the front room. But this makes integrity all the more important: when you are collaborating with someone, you need to be able to trust that they will do what they say, that they are committed to a similar goal, and that they are giving you all the correct info that you need to make proper decisions or to create a custom service that improves someone’s life. It’s no longer just about “hooking up” online; it’s becoming a means of production. But when they bring these skills to business, we take away their tools; banning Facebook and Twitter on company time, managing them like Dilbert, trying to maintain the old ways rather than embrace a new way. It is also about self-organization: decentralized, flat, “volunteer” community-building happens all the time. Note: our political system is still using the old “you vote, I rule” model. How might this revolution change government? Occupy is the tip of the iceberg of a growing sense that this society is fundamentally unfair. Does this feeling arise from a growing discomfort with top-down hierarchy? With “push-to-the-masses” production? With “I’m-able-to-trade-so-I-deserve-big-bucks” finance? What this does mean is that peers come together and collaborate on design and function, creating new ways of living formed from materials and thoughts that the group provides. In China, 40% of

global motorcycle production happens from small groups that meet in coffee shops and collaborate on design and materials and production, not giant manufacturing conglomerates. So-called '3-D printers' are making home, custom manufacturing a reality. Look at our current health care model: "I'm a physician, you're a patient; I tell you what to do and you do it (take this medicine)." It's a limited success-paradigm, especially when we fail to recognize the power of the mind to affect health. "Patients like Me" brings patients into contact so they can share info and solutions outside the medical establishment. Informed patients who feel empowered to ask questions generate better outcomes. Preventative care trumps medicine, both in terms of cost and effectiveness, but is not present in many settings because it is not generating huge profits for Big Pharma. Clinics that can serve 80% of the patients that would otherwise go to a hospital, while using only 20% of the equipment, save money. Remote telepresence utilizes the skills of the best doctors, "bringing" them into faraway operating rooms. Video conferencing can pull together experts in a blink of an eye to solve a health conundrum, or to advise on a patient's care.

The brainstorming that I knew as a young man has grown now into something call collective intelligence. This field should primarily be seen as a **human** enterprise in which our willingness to share and be open to the value of distributed intelligence for the common good is paramount. Individuals who respect collective intelligence are confident of their own abilities and recognize that the whole is indeed greater than the sum of any individual parts. Maximizing collective intelligence relies on the ability of an organization to develop a culture that accepts and examines any potentially useful

input from any member, rather than limiting input to a select few individuals.

It also allows for a collective intelligence to develop when users are allowed to modify and develop the systems they need. The diversity of input and experience makes the product better than it could be, if it were solely designed within the framework of a small committee or a large company. Self-organization works more effectively than hierarchical management for many tasks.

As we move more into community, opportunities to collaborate and to allow this mind to coalesce into something greater than its parts will be a wonderful manifestation of sharing. If you have had the opportunity to see a consensus develop among a group, you already know what an amazing gift this is.

In an email, Charles Eisenstein wrote:

“Sometimes I question writing. What good does it do, adding more words to the pile? Descartes thought that the way to do philosophy was to go into a dark room by yourself and figure out the answers. Then you come out and tell everyone about it. But I think that is a bit obsolete. Look what kind of world that has resulted from smart guys shutting themselves off in a world of abstraction. Maybe we need to stop doing that so much, and get our hands in the soil. On the other hand, I LIKE writing and speaking, even as I am acutely aware that this world needs less, and not more, guys standing up in front of audiences *telling* them stuff. The exception is the Storyteller. In this time of transition, we need

new stories to give shape and meaning to the world that is emerging. More and more, that's how I see myself. I'm not really much of a scholar, not a journalist, not really a philosopher. I often run into people more brilliant than I am at all those things. What I do is to weave these things into a coherent story – my contribution to a new mythology that serves the process of social or planetary transformation.”

Story is very important, if for no other reason than this one: the first rule to denying people freedom is to deny them their past, their story. Take them away from their roots, their foundation, their understanding of how they came to be and why they are here, and you cast them adrift and make them amenable to manipulation and control. Control how they make meaning of their everyday experiences and exploiting them is easy. Our individual story determines how we see the world. Our collective story defines our core values, delineates where we came from, and where we are going. What is our “old” story, here in modern America? It is one of separation and scarcity. It follows this basic arc:

- tools
- fire
- symbols (language, numbers, art)
- agriculture
- machines
- oil
- computers

Each step took us further from nature and each other. We have clothed ourselves in stories of the need for personal responsibility; taking care of ourselves independently and not being lazy, and of the great

rewards that arise from hard work. We are deeply enculturated to these values, and to accept the need to prevent someone from getting something for free. How do we forget that for years after we were born, we didn't take *responsibility for earning* the air that we breathed, for the food and water we consumed, for the school we attended or the person who watched over us and kept us safe? We fail to recognize that the social safety net allows us to look the other way as the economic system transfers money from those at the bottom to those at the top. It alleviates the need for us to care for our family and our neighbors. It encourages separation, letting money solve problems that relationship could solve better. It brings us to the point where, if I can pay you, then I don't need you; I can always find someone else with your gifts to pay instead.

More specifically, the old story says that poverty results because people are inherently lazy or stupid. Twenty million people out of work is hardly a sign that laziness is the core issue.

**WHY IS IT
EASIER TO BELIEVE THAT
150,000,000 AMERICANS
ARE BEING LAZY
RATHER THAN
400 AMERICANS
ARE BEING GREEDY**



OCCUPY

Occupy* Posters owsposters.tumblr.com 

But a different story about poverty is that the wealth accumulated by Europe and North America are largely based on riches taken from Asia, Africa and Latin America. Without the destruction of India's rich textile industry, without the takeover of the spice trade, without the genocide of the Native American tribes, without African slavery, the Industrial Revolution would not have

resulted in new riches for Europe or North America. It was this violent takeover of Third World resources and markets that created wealth for a few people in the North and poverty for most in the South. The dominant story of this culture is so insidious, that the destruction of nature and of people's ability to look after themselves *are blamed not on industrial growth and economic colonialism, but on poor people themselves*. Poverty, it is stated, causes environmental destruction. We allow the destruction of the environment *because products must remain cheap* above all, once we buy the story told to us through all our various media. Thus the door is opened for further economic and ecological decline, under the pretext that more of what we have been doing will somehow turn things around.

The old story holds that growth is sacred. So the new story should reflect our foundational values: clean air & water everywhere, a robust commons, universal health care and education, oil and coal still in the ground, healthy families and communities. The young aren't excited about growing a company, or cutting down more trees than ever before: **growth isn't sacred to them**.

Again with the words, because it is with words that we tell our stories: if you measure your economy's success with something called Gross Domestic Product (GDP), and the formula for that calculation only includes what has monetary, or exchange, value, then *if you consume what you produce, you do not really produce*, at least not in economic terms. If I grow my own food, and do not sell it, then it doesn't contribute to GDP, and therefore does not contribute towards the economy. If I live in self-built housing made from local materials like bamboo or mud rather than cement, if I wear garments made from natural fibers rather than synthetics, if I share my tools with my neighbors, each of these actions

can be spun as making me poor, or rich, depending upon the story that is told about why I do what I do. Our new story should not rely upon GDP to define a healthy economy, so that producing what you yourself need becomes a healthy act, not a rebellious one. Our new story will measure our health personally, as a community and as a planet, not by how much stuff or money we manage to accumulate under some pretty obtuse rules, but rather by measuring the health of our lifestyle: our access to good food and water, our opportunities for sustainable livelihoods, our robust social and cultural identities, and our sense of meaning in our lives.

This struggle to craft a new story for humans is not about negotiating more seats at the back of the bus, or equal-but-separate facilities; rather, it is about ending a system of oppression, domination, and exploitation that feeds ever-increasing inequality and poverty. This is about preventing an entire generation from being targeted and brutalized and penalized by the police. This is about ending the prison pipeline that places 2.4 million people behind bars, most for non-violent offenses, while bankers go free. “Turn out your pockets”⁸³ busts mostly black youths; while statistics always show that marijuana use is more widespread among whites than people of color (whites are three times more likely to use drugs than people of color). Time is being spent on this in NYC, even as their rate of solving murders is barely 1-in-2 (national average: 2-in-3). A black man in America today is 5 times more likely

⁸³ This refers to New York City’s recent *stop and frisk* policy, which in 2011 resulted in 686,000+ stops, 89% of which were of black or Latino males, and in numbers that exceed the black population of the city. This builds walls: cops are seen as just another “gang” bent on oppressing the neighborhood.

to be incarcerated than one in South Africa at the height of apartheid. Prison time affects student loans, housing availability, food assistance, job opportunities; a person's future, in other words. Our new story can and will address these issues, but not with a band aid, or reform passed by Congress, or another round of financial bailouts.

Here's where this movement towards a new story asks for your help: specifically, to create art that will help us understand and winnow our options. Art can speculate, can project possibilities that ignite a fire in someone's heart, and can show a path where there was none before. Art is one sign of the increasing maturity of a movement. Help us tell our new story! The dinosaur media in America will not start a weekly sitcom that leads to revolution. Owned by just a handful of corporations, it is becoming increasingly irrelevant as more and more citizens turn to their favorite blogs and websites for news and information. If you have any understanding about how stories influence your perceptions of the world, you likely have done what I have done, and have ~~thrown out~~ recycled the television altogether. It is hard to see the advertising that permeates every space of our lives, unless you step out of it for a while, go to Thailand for several months for instance, and then return to America. The amount of product placement and unrelenting propaganda is amazing. The old story is being retold everywhere you go.

Let me ask, "What is stirring in our culture now? What new story can we tell?" Mr. Eisenstein calls it THE AGE OF REUNION. This new story/world integrates the best of prior viewpoints, while recognizing a fundamental reality: *what we focus on becomes our truth*. Is our focus on individuality and fear, or can it be on community and

love? Can we tell stories in which we always choose connection over separation, relationship over money, real wealth over phantom, and compassion over angst? Volunteering at a hospice doesn't add to GDP or the flow of money through the system; but it does add real wealth to our neighborhood, and your own life. The new story asks that you step into *your role* and play your part!

*I*t is important is to see things *as they are*, not worse than they are. If you spend all your time telling a story that enables you to not take action because the situation is hopeless, nothing changes and you curl up in a ball on the floor. Don't blame, justify, or excuse. Set a vision, not a goal. When a goal gets hard, we quit. When a vision gets hard, we work harder. Gandhi had a vision of a free India, not a goal. Mandela had a vision of freedom from apartheid, not a goal. A mother has a vision of a healthy child, not a goal. Manage yourself. Emotions are the experience of life; to be enjoyed, savored, and felt deeply. But they should not be allowed to carry you away from your vision, to control you or limit you. What states are critical?

- Certainty: once you have made a decision, don't second-guess until you have acted and have results to review.
- And paradoxically, doubt: certainty sometimes leads us to defend positions that should be abandoned in the face of evidence. Climate change, the Iraqi "weapons of mass destruction" that led to war, and the notion that housing prices are certain to always rise are but a few examples. Questioning our certainties, our

assumptions, can lead to great breakthroughs. This also implies that we need to learn the skill of admitting when our views are wrong!

- Clarity: the ability to examine what has happened and correct your course, to change according to the new moment's circumstances.
- And courage: strength in the face of fear. Courage is not the lack of fear, it is acting even when afraid.

This paradox between certainty and doubt has other aspects as well. How does doubt help you to question the fear others hold, and lead you to a deeper understanding of their issues, and to holding them with greater compassion? Often when we are the most vehement in defense of our opinions, it is because we doubt ourselves but are afraid to ask the hard questions about why, and to change our mind. Read any of Byron Katie's books and you begin to understand about what she describes as "The Work"⁸⁴. She offers 4 questions and a turnaround, to examine any particular story or belief that you might be telling yourself about how the world is hurting you. Here they are:

- 1) Is this true?
- 2) Am I 100% certain that it is true?
- 3) How do I react when I believe this thought?
- 4) Who would I be without this thought?

Lastly she challenges you to "turn it around"; meaning restructure the sentence to tell a different story. Here's an example of this process taken from one of her

⁸⁴ For more info, see www.thework.com

videos; watch how deeply one story can affect our emotional health:

To a man who's angry with his sister because she still hasn't gotten past the death of her daughter eight years later, she says, "So she won't let go of her daughter's death. Do you know that is true?"

"Of course" he says.

"Can you know that it is absolutely, 100% true?" she asks.

He thinks for a moment, and admits he can't.

"What happens when you believe this thought: 'she won't get over her daughter's death?'"

"I feel angry, and sad. And I'm feeling the pressure I've put on her, on my sister."

"So, sweetheart who would you be without the thought, 'she won't let go of her daughter's death'?"

He closes his eyes and breathes deeply.

"Lighter. I feel lighter and free, and open."

Then she takes him through the turnaround: she asks him to come up with a thought that is at least as true as the one he has been holding on to for so long. Often this turns out to be the opposite of the original thought. "So 'my sister won't get over her daughter's death'. Turn it around."

He closes his eyes again, gets teary, and begins to nod and nod, as if he's just realized the truth. It is clear what he is thinking: *he* hasn't gotten over his niece's death.

"Yeah", she says to his unspoken epiphany.

"You never get over love."

The turnaround could also have been, “She’s gotten over her daughter’s death”, or “I’ve not gotten over her daughter’s death”. How does it change things when you adopt an opposing view? What opens up for you when you see validity in a point of view other than your own? Grasping *The Work* reinforces the truths that parallel experience can create contrary conclusions, and that repeating my story until it becomes gospel usually prevents me from respecting, or even hearing, your story. Often our greatest breakthroughs come when we challenge what we have been telling ourselves is “absolutely” true, certain beyond belief. How we think about something, the story we tell, changes how it works.

I confess to another paradox, which I continue to struggle with: *the heartbreaking contradiction between my beliefs and my practice*. I *know* that community is the new story; yet I hardly know my own neighbors. I *know* that a sound spiritual life full of daily practices that expand awareness is essential, but there always seems to be something that gets in the way, or a story that I can walk and meditate just as well as sit that excuses me from responsibility. I *know* that reaching out in relationship is better than making more stuff for people to buy, yet here I am writing *another* book. But these are all the old ways of acting. The past will not effectively illuminate the future: we are free to choose our story and change what the world feels like. As I step up into what is possible, as I begin to live larger and fulfill my role, I am freed to act in a new and different way. How would *you* like to react? What do *you* know you can do?

Projection (or reflection) is when we see qualities in others that we recognize in ourselves. I feel angry with you when you make a mistake because I feel angry with myself for the same reason. I laugh at you when you are clumsy, because I remember times when I was clumsy, too. A New Age bumper sticker sums it up: “If you spot it, you got it”.

And yet, though we may be sensitive to seeing our own qualities in others in this way, usually we don't admit that what we are seeing is but a reflection of our inner world. We *disown* many parts of ourselves, relegating fear, pain, anxiety, stress and a host of other emotions that we judge to be negative to the dark recesses of our mind. We deny the feelings that arise from within our center, our heart. We make a deal with these powerful emotions, saying to them, “Stay hidden, leave me alone, and I promise I won't go anywhere near you again.” This process creates *shadow* that follows us around, sometimes acting out or overwhelming us with emotion just when we least expect it. We pretend all is well, that we are adjusted and happy, while deep inside us emotions we have judged to be inappropriate roil and seek escape, or destroy us from within by ruining our health or erupting in displays of anger and jealousy that drive away the people we cherish most.

One method to help see and reclaim these emotions that have been pushed into the dark recesses of our minds is by allowing the feeling to re-emerge and give us its information, its power. For example, I may find myself reacting in an angry way to some trivial matter that shouldn't be raising *this much* anger. I wonder where that anger came from. I pause, and allow myself to really *feel* the anger. I ask myself, as I feel this strong emotion, “What made me feel this angry? What has

triggered this anger in the past? What does this anger want to tell me? What can it show me about how I have structured, or how I perceive, this life? What lesson is here that can add to my ability to connect with Spirit?" By allowing each emotion that arises to speak and provide us with its power we gain an ability to stop the knee-jerk, unconscious reactions that seem to *force* us to act inappropriately.

But it helps to understand that projection and shadow also apply to aspects of ourselves that we judge *good*. We feel more connected with others when we see our own admirable qualities reflected back at us. Too often, when we fail to understand that *all* is reflection, the universe shows us what we focus on and expect to see. We believe that the love we sense flowing from others actually originates within the other person. In truth, we must touch the love that abides within ourselves, to have any hope of *seeing* love from others. We notice the beauty of a flower because we feel the beauty in our own heart.

I had an experience recently involving a new friend. We had come together because of our shared interest in exploring spirituality and awakening to our true selves. We began a process over a few months of opening ourselves to each other and authentically sharing our deepest thoughts and feelings about this aspect of life. Neither of us wanted a *relationship* to arise out of this sharing; for my part, I was satisfied with my partner, for her part she was only recently widowed and had no desire to begin a new relationship without a period of mourning. And yet, as our sharing grew more intimate and as we taught each other lessons about life and spirit, we each began to feel a connection with, and a love for, the other. The good news is that I was able to grasp that this was not a *romantic* type of love, and that

I was seeing my love for myself, my focus on my true self, reflected within this deep sharing with my friend. The bad news is that it could have very easily been misidentified as romantic love, and caused many problems for each of us.

And this reflection of our own interior is not limited just to love. If we expect to be poor, we will always find a way to not have money. We will find ways to waste any windfalls that come our way, we will avoid opportunities to make more money that may present themselves, or we will make poor choices in how we use the money we have, ensuring we always have need remaining when the bank account is empty. If we have aspects of our personality warring with each other, we will see conflict all around us. Indeed, in America, our dysfunctional view of health care reflects our collective view of the health of our planet. We can't agree on our responsibility to take care of each other, and consequently every life form pays the price. Can we stop using our energy to push down and suppress fear and despair? By connecting with that fear and despair, we see clearly our connection, our similarity, with everyone around us. We see that our concern is for all beings, not just our own little self. As we learn to unlearn old established habits, we open ourselves to see Heaven on Earth. Pain pushes us forward until vision pulls us; can we deal with our pain so that it transforms into our greater vision?

It has often been said that in order to find love, one must find the love inside first. Without a doubt, this is sound advice. When we assume we can find love in others, without finding it inside first, we doom ourselves to an unwinnable struggle. All that will ever be reflected back to us from life will be our own inability to find love.

Similarly, we project our own fear onto the world and feel we have to fight in our own defense rather than

embrace the people and events that pass through our life. We could be profoundly swept away by love for all beings but we tell ourselves we can dominate and exploit others instead of sharing our true Self, because we are separate and afraid.

The core of shadow work then, is to become aware of the unconscious, knee-jerk, habitual actions offered by our ego in response to a particular emotion or situation. By experiencing this moment, by accepting this emotion or feeling without judging it to be *good* or *bad*, we can begin to go beyond skimming the surface of life's experiences, or acting on autopilot, and instead enter the depths of every moment and come closer to the love that underlies each of us.

When I catch myself judging others, or complaining about something someone has done and breaking out an accusation, I have found it helpful to add three words to my statement: *just like me*. For example, I might find myself saying to my spouse, "You talk too loud, *just like me*." Or, "Why are you so disorganized, *just like me*?" I am amazed at how much truth is added to any accusation, through these three simple words. I increasingly understand how what I see is but a reflection of my own interior, as I use this process. This idea of *less accusation, more confession* also works to overcome our tendency to push responsibility for our problems onto others.

Because we find what we look for or focus on, why not look for the perfection in each moment? It is time to see more of what is true. It is time to touch the love in our own hearts, and then to look for that love in everyone we meet. Knowing myself allows me to know others more completely. Knowing the Spirit that is my core, I more easily see Spirit in others. Imagine the person who walks through life, questioning every person they meet,

“Jesus? Are you Jesus?” and then picture what it would mean to them to be able to answer “Yes!” with every greeting! When we truly **see** each other, it feels like love because we are reconnecting to the One that we already are.

Working within the system has its pitfalls. But we can adjust our story about it, stay in touch with what our struggles have to teach us, step out of it into the light and transform our world. We can move away from the old story of either/ or and into a new one of “Yes, and...”. As consumers we are complicit with the capitalists who value profit at any cost; we stay willfully ignorant of the myriad ways that labor is devalued and exploited in the effort to keep costs low. Fair trade is the idea that we should value the worker as well as the product, and choose to pay fair price, not cheapest price, for everything we buy. Can we tell a story that has us treating others with dignity and respect? Did you know that the minimum wage in Australia is \$15.00 per hour, yet in spite of paying everyone a living wage, unemployment in 2012 is less than 6% and the economy hasn’t collapsed? What if our story says that we have enough for everyone, working or not, to have food and housing and health care?

***How can we build, rather than protest? Add joy,
rather than fear or violence?***

Faith

Only that in you which is me can hear what I am saying.

“Do you not see how necessary a world of pains and troubles is, to school an intelligence and make it a soul?”
John Keats

It is 4 am, April 27, 2011⁸⁵. A husband and wife sit up in bed, look at one another, and one says, “What was that? What woke us up?” Neither has an answer. They get up, open the door of their manufactured home, and look out into a quiet yard. Nothing appears amiss, no sounds, no movement. They go back to bed. At 4:15, she sits up again, and says to her husband, “We’ve got to get out.”

He asks, “What do you mean?”

“We have to go, *now!*” They got up, threw on some clothes, ran to the car and drove half a mile along the ridge top to the Volunteer Fire Station. Just after they turned their car around in the parking lot, they watched as the tornado picked up their trailer, lofted it 200 yards across the road, and threw it down into a thousand pieces. They would have been dead, if they had stayed.

Now it is remarkable that she listened to that small inner voice, or felt that sickening feeling in the pit of her stomach, or that her reptilian brain stem detected the difference in air pressure or the changing electrical conductivity ahead of the twister and sent a signal burbling up into her awareness. At least these are some

⁸⁵ This is a true story, told to me by the couple 10 days afterwards.

ways we will try to explain her insistence. He could easily have said, “You’re crazy, go back to sleep!” But because they were both tuned in enough to their feelings, intuition, or had cultivated an effective connection to Spirit, they are alive today. It is also notable, for purposes of this discussion, that no technology was involved; just the ability to draw useful information from the environment. The knowing that arises from the spiritual is just as valid as knowing that comes from the physical. In these deeper moments of connection, we taste Spirit.

Slightly different topic: maternal mortality. From the mid-1930s, when we saw big changes in medicine; primarily cleanliness and bleeding control, until 1982, the rate at which mothers died during childbirth in America steadily declined. Thirty years ago, when it was about 7.5 deaths per 1,000 births, it began to rise. Today it is over 17, and ranks near the bottom among developed nations⁸⁶. What changed? Ina May Gaskin, a practicing midwife (in a country that discourages midwifery) and author of “Birth Matters”, sums it up:

“Let’s look at Costa Rica and Cuba, two countries in our own hemisphere with lower maternal death rates than ours. Both countries manage to get all their pregnant women into prenatal care, whereas in the U. S. a large proportion of expectant mothers have trouble accessing prenatal care early in their pregnancies. Both countries emphasize prevention and good preparation for birth and perform c-sections only when medically

⁸⁶ In New York City, for African-American women, it is **79** per thousand births.

necessary. Epidurals aren't routine, and midwives and nurses still know how to calm a laboring mother without drugs. Both countries consider health care a right, not a privilege, and both have better reporting systems for maternal death and injury than we do, so their doctors are better informed about the dangers of too much medical intervention in birth. It's worth pointing out that in other Western-style democracies, health insurance companies are not profit-making institutions. Here, that's what they are, first and foremost. U. S. insurance companies don't have to think about public health, so they don't. We have very few midwives in the hospital system here. In most countries with better outcomes than ours, midwives far outnumber obstetricians and maternity nurses combined. **We substitute technology for people, and technology cannot calm fears during labor.** Fear produces adrenaline, which can slow or even halt labor.

"We have a generation now that wants to control everything, and many have been led to think that they can control birth with the help of induction and c-section. They are not told about the disadvantages -- quite the opposite. As with cosmetic surgery, people are encourage to think it's not a big deal."

Few experiences in life match giving birth, in terms of feeling love and feeling connected with the Web of Life. Why would we want drugs to unnecessarily block this experience? Why take the mother out of the experience entirely through c-section? Have we so lost sight of what is truly priceless that we no longer see the miracle of

birth? Have we placed too much emphasis on technology, and not enough on the spirituality of bringing a new life into the world? There is a “mystic beauty”⁸⁷ to birth; at least when the mother is not afraid, not fighting her body, and not oppressed by unrealistic expectations imposed upon her by those around her, that we have let slip away with our drugs, forceps, and surgical knives.

Science

Religion

Here’s another of our duality scales. This one is different, though, because it has a third axis, rising from the center of the line, and ending about four inches above the paper. That point is labeled, “Truth”. And on this scale, that is where we want to end up spending our time and energy. It is also true, however, that even our understanding of spirituality is evolving. Of course, as we sit seemingly secure in our present worldview, it is difficult if not impossible to foresee how it will transform into the next level of development. The caterpillar has no idea what it will be like to fly, and can’t even imagine that flying is what entering the chrysalis is all about.

God

Human

Can we begin to examine one of the biggest elephants in the room: religion? Because it is the dominant religion

⁸⁷ Attributed to Dr. Tadashi Yoshimura, in Okazaki, Japan. A mystic is someone who seeks a direct and intimate connection with God. It is hard to imagine a more direct connection than birthing a new life.

of the modern, Western world, I want to focus particularly upon Christianity. The basic concepts we will investigate, however, apply equally to all organized religions. I also want to acknowledge, and recommend that you read, Rev. Paul Smith's book, "*Integral Christianity*". He delineates in great detail, and from an 'insider's viewpoint', much of what I have come to believe in recent years. Every major aspect of our lives has managed to follow the evolutionary path described by Clare Graves: magic, mythic, traditional, modern, postmodern, and then integral; except for religion. Christianity is stuck at the mythic and traditional levels of development, locked in by a belief in a dogma that does not include the idea of evolving consciousness. Yet this very dogma was itself an evolution that initially spanned over 300 years. The first book of the New Testament, providing us with the portrayal of Jesus of Nazareth that so dominates our world, was not penned for decades following his death. And as Rev. Smith points out, even though Jesus modeled and taught both how to act in human society, and how to experience our inherent divinity, these experiential aspects of spirituality have been ruthlessly rooted out of the Christianity practiced over the last many centuries. It is understandable: the writers of the New Testament lacked the perspective Jesus manifested within his Christ consciousness, and the church as it became an organized entity was doomed to fill the normal role of all churches of the time: to control the population and to perpetuate the power of those in charge of both church and state.

We relate easiest to our roots and to the stories from our culture. Here's a story to illustrate this point: it is nearly impossible to grow beautiful roses in Florida. There is a single native variety, but when other types are brought into the state and planted, they do poorly.

Growers speculate that there is something about the soil that is not conducive to growing roses. But there was one man who managed to grow many varieties extremely well. One day a visitor to his garden asked what secret he had come upon that enabled him to grow such beautiful plants. He shrugged, and after demurring by saying he didn't know, he offered that it might be because he didn't just grow many varieties of roses, he only planted the one type that we all know grows well in Florida. Then he grafts the other roses onto that hardy foundation. Similarly, if your hardy stalk is from your Christian upbringing, it may be better to help evolve that tradition by bringing insights from other belief systems and re-reading your text with new eyes, than to abandon it for a system of beliefs based in a culture you don't already deeply understand. Like it or not, American culture arose from within a decidedly Christian base. This suggests that we who were raised Christian might find it easier to *evolve Christianity* than to jump ship and try to pick up a tradition that draws upon an unfamiliar culture, such as Buddhism.

In both the Eastern and Western traditions, there is a focus on experience. But in the Western focus, Jesus's experiences are placed on a pedestal, reserved for him alone. In the East, Buddha specifically stated that we are not to take what he said on faith, but rather we should test his teachings against our own experiences. The key difference here is that for Christians, Jesus is seen as divine while humans can never be. The church dogma teaches us this, despite the fact that Jesus found God within and without, everywhere and more. For Buddhists, divinity is always present, it is our task to find it buried deep within our own heart.

Again we struggle with words. If you can release the weight of what you have been taught about the

necessity to “accept Jesus as your Savior” and instead examine the words of the Bible themselves, you will find an extraordinarily complex description of Truth, God, and Reality that is usually lacking from any Sunday sermon. What did he point to? He repeatedly said that he was not the only divine one:

“There is one God and Father-Mother of all, who is above all and through all and in all.”⁸⁸

“God is Love, and those who abide in love abide in God and God in them.”⁸⁹

“In this one we live and move and have our being.”⁹⁰

Another aspect of Christianity that bears scrutiny is the idea that God is some being, living overhead in a Kingdom called Heaven, punishing and rewarding us for our actions. This is referred to as the 2nd-person perspective, or the Intimate Face of God. Yet if we are to have a complete picture of God, we must also include the Infinite Face of God (3rd-person perspective) and the Inner Face of God (1st-person perspective). Encompassing all three perspectives, Jesus spoke *about* God, *to* God, and *as* God. In our modern parlance, we can also describe these faces as “it”, “you”, and “I”. This table summarizes some of the differences of the three perspectives:

⁸⁸ Ephesians 4:6 IV Note that “all” includes you and I, and is not restricted to just the speaker.

⁸⁹ 1John 4:16

⁹⁰ Acts 17:28 IV

Label	Frame	Type	Style	Spirit	Jesus spoke...
1 st person	Interior	Stage	Cognitive	Inner Divine Union	... as God
2 nd person	Close by	State	Subjective	Intimate Divine Communion	... to God
3 rd person	All	Relationship	Communal	Infinite Divine Contemplation	... about God

Ever since the modern perspective brought rational thought to the forefront, a debate has raged over whether Jesus was, unlike the rest of us humans, divine, or just an extraordinary human who should be emulated rather than deified. The argument focuses on whether the Bible is the literal word of God or simply allegory at the magic, mythic, and traditional perspectives, and on what parts to completely disregard at the higher levels of development. What is not offered as an alternative is the notion that Jesus was just as human as we are, and *just as divine*.

“You are Gods, children of the Most High, all of you.”⁹¹

“As Thou, Father, art in me and I in Thee so also may they be in us”⁹²

“Through these promises you may become partakers of the divine nature.”⁹³

⁹¹ Psalms 82:6

⁹² John 17:21

We've come to believe in a construct we call "Christ" rather than what Jesus modeled and taught. Are we saying that we cannot emulate Jesus because we "have to work"? Or are we merely content to stay in our familiar world, enclosed by dogma, unchallenged, at least until there is a crisis that will lead us to question or renounce our faith? How might we begin to take steps to an ever-greater awareness of what Jesus was trying to show us?

God comes to us disguised as our life. We convince ourselves that we are in danger, therefore we act as we always have: selecting only the data that proves our point of view, and then justifying anything we do. Thus we completely negate any lessons that might be present for us in our daily tribulations. The goal is not to be Christian, rather to be alive within our own Christ-consciousness. Similarly, the Buddha didn't want to be worshiped, he wanted to show the way for each and every being to become enlightened, to understand our own divinity, to test what he teaching, and to serve ourselves and others. Jesus didn't ask to be believed, he demonstrated and taught, expecting that we would emulate him. What I am saying is that the world would be a different place if just a few of us began to manifest Christ-consciousness in this world. It's already and always here; can we recognize it? How would it change you, if you would see it? Like in the song written by Eric Bazilian: "What if God was one of us?"

You are always in touch with the universe whether you are awake to that fact or not. There is no such thing as **control**, the universe is perfect and unfolding as it

⁹³ 2 Peter 1:4

should no matter how you feel about it or what you want from it. Trust that it is right, let go of the need to control things you think are outside you. Get out of the way, and let the universe work *through* you. Quantum physics shows us that observation, that is, awareness, has a material impact on the world we perceive: thus your participation is needed, you can't just sit there watching life go by. Don't have a definite plan? No problem! Being tolerably certain is enough to let you allow the Universe to evolve around you. Not sure of your goal? Let your most impossible aspirations draw you forward into possibility. Afraid to let go and let God? Let go anyway: of retirement, resources, relationships, ego, pride, home, patriotism, money... let it ALL go. What is it that you HAVE to have happen in your life? Once you experience success, you will have to experience failure once again, if you focus on one pole at the expense of the other. Everything works for you. What doesn't work is the story you want to tell about it; change the story, let go of any story, and the world is free and easy and full of love. When stressed, our field of vision narrows until we get so tightly focused, that we can't find the path out. We think, if I don't get more toilet paper, I will die. It takes the spiritual widening of our viewpoint to see that there are other paths nearby, paths that can lead right out of the swamp we are standing in, to see how God wants us to move forward.

Stand for justice, even when it means admitting you are wrong or morally deficient. Stand for God, even when it makes your own life more difficult. Submission means not choosing actions based on my own desires, but rather subsuming my desires to what is true and good and right. There is no ultimate safety, we are always at risk from *something* we cannot control or avoid. When you die, the world goes on, the sun rises

again, and *it is not personal*. Grasp these ideas and you are free to taste each moment, and then leave it behind to fully enjoy the next. There is a caveat to all of this: don't confuse ego with "The 'I' of my True Self is God". Ego would love nothing more than to be considered God. We are either a host to God, or a hostage to our Ego.

In industrialized society we are living with a disease some call "separation syndrome". We **all** come from indigenous roots, although most of us are far removed from them. Indigenous consciousness sees itself as at one with its place, which includes people, animals, plants, air water, the sun, the stars, the moon, the elements. We all come from that unified consciousness... yet the farther removed from any sense of oneness we are, the more we believe that separation is inevitable.

Every time we make a choice, it has an impact on the world. It's just that we often can't see the impact of our actions, so we think there are none. It's impossible *not* to make a difference. Every choice we make leads either toward health or toward disease; there's no other direction. The question is not, "How can I, one person, make a difference?" the question is "What kind of difference do I want to make?" To say, "I am not...", "I cannot...", "I have not..." is to throttle the God that is in you. Likewise, to say, "I am hungry...", "I am angry...", "I am poor..." is to desecrate the God within.

The heavy emphasis our society places on personal responsibility is one way to get us to turn our back on our inner divinity; it trains us to ignore Spirit. While we experience Spirit individually most often, those times when we experience spirit as part of a group heart are

priceless. Priceless, in that they can't be bought, can't be sold, and can't be valued through the use of money. Therefore, they are also seditious.

If possibility is critical to envisioning a new world, we cannot believe anything is "impossible". The word 'miracle' really means *all things are possible*. If we don't know everything, how can we be sure that something is impossible? We only see visible light, which is but a small fraction of the energy spectrum. That is our awareness, the rest of the spectrum that we cannot see, that is possibility. Do you want the future that you can imagine, or the future that is possible, the future that God can create? Wayne Dyer wrote a book, "*You See It When You Believe It*". If '*All is One*' then to be afraid is to be afraid of oneself. How does that make sense? How can that ever feel right?

Now I will digress from all of the science and dogma and offer my own personal speculation about the origin of the Universe. Just as science is still unable to explain gravity, there are still parts of the commonly-accepted Big Bang theory, used to describe the beginning of everything, that don't fit our understanding of the *True Nature* of the Universe. One big problem is that during the very first increment of time following that initial "explosion", matter not only "appeared" but managed to spread out many times faster than the speed of light, an impossibility given the laws of physics. Theorists remain puzzled by this anomaly and offer several ideas as to how it might happen, but all invoke a suspension of physical law. Here then is my theory: it wasn't so much of an 'explosion of matter', as much as an awakening of **consciousness**. God awoke, and energy that before the bang had existed but remained unaware, suddenly became aware of itself. Because we are learning about entanglement, where two particles that have been

related before remain somehow connected (again, despite the 'laws of physics') and able to transfer information instantaneously, it makes 'sense' that awareness would not spread throughout the Mind of God as if it were water coursing through a river. Rather it would spread instantaneously, among all particles because every particle is connected, every particle is God. After billions of years of evolution God, using humans as a vehicle, is manifesting a new awareness of itself. We are spiritual beings, children of God so to speak, having a human experience.

We step into a new world in every moment. Set a higher standard for yourself as you do. The old story of Christianity was about "The Fall". The new one is about rising consciousness, and awareness of our inherent divinity. As an example of telling a new story, note what Ian Lawton says,

"Our lesson today comes from the verse in Isaiah, Chapter 43: '... forget about the old things, do not dwell in the past, because see I do a new thing.'

"Isaiah knew the people had been sold a lie, a lie that said that salvation would come only in the temple, at the hands of priests, and that the only way they could satisfy the external God was to appease that God's anger with their sacrifices. They had been sold the lie that they were separate from God, rather than intimately connected to one another, as His children. That was the old way, and Isaiah said that there is a new way. Everything you've been told by religion, the goals that in the old way you needed to work hard for, to strive after, that always sit off in the distance and in the future, these goals you

can now access immediately. You don't need priests and ministers to intervene on your behalf. God has provided everything you need in this moment, if you can just *truly* see what surrounds you. You already are that which you seek: love eternal.

“This means we can bring harmony and peace to the world. We can stop waiting for someone else to solve our problems for us, or for God to bring us the miracle of our own salvation. We have it within our hearts already, now, in this moment. We can start to be the change we want to see by opening to the perfection and abundance of now.

“Every moment is a new moment, every moment is a new thing, and every moment is packed full of God. Every time you see something new, which is every moment if your eyes are truly open, every time you see something new you experience God. When you are awake, paying attention, you are well placed to experience God, to experience love.

“Are you doing new things? Leaving behind the old ways of religion? Can you see the Truth of this moment, different in many ways from the past? You don't have to appease an angry God. You don't have to wait for some Heaven in the future; Heaven already surrounds you, right here on Earth. Think of the pilgrims, newly arrived from England on this land they called America, the Land of Plenty. Yet they nearly starved to extinction. They were focused on the old ways, looking back, trying to recreate in the New World the food they were used to, the ways of growing they already knew, the same ways of life that

they feared enough to leave in favor of an uncertain future. These ways would not work in this new land, and if the natives had not come forward and helped to open their eyes to the abundance of the land, they would have died out. They needed to see the land with new eyes, expecting change, seeing God in the abundance of their life. Stay awake to the beauty that surrounds you and you will find God in every moment.

“Just be yourself, and do what you love. Do what sends shivers up your spine, and you will send those same shivers down the spines of all those you meet. You *can* change the world, if you do what you love. You don’t have to suffer now in return for some future joy, that’s the old way. Experience the love you already are in this moment, experience God in every thought, feeling and action. That is the new way.”

Again, Parker J. Palmer writes,

“In this book⁹⁴, the word heart reclaims its original meaning. “Heart” comes from the Latin *cor* and points not merely to our emotions but to the core of the self, that center place where all our ways of knowing converge – intellectual, emotional, sensory, intuitive, imaginative, experiential, relational, and bodily, among others. The heart is where we integrate what we know in our minds with what we know in our bones, the place where our knowledge can become more fully human. *Cor* is also the Latin

⁹⁴ *Healing the Heart of Democracy*

root from which we get the word courage. When all that we understand of self and world come together in the center place, called the heart, we are more likely to find the courage to act humanely on what we know....”

We can't let fear stop us from doing the work we are called to do. If you truly believe; hold in your mind's eye a vision that has arisen from your heart, and dedicate yourself to achieving it, and then it somehow goes horribly wrong (Bankrupt! Parents divorced!), we tend to blame ourselves, shoot ourselves down, feel disconnected from source and even turn our back on spirit. But looking back: how often have “bad” events turned out to be critical to the achievement of great bliss? We could not have come to this stage of awareness without the pain along the way. Look to our role models: Buddha, awakened to the nature of suffering and stepped off that wheel; and Christ, recognized the intersection of human and Divine, and suffered enormously for that realization. What we learn from both great teachers is to engage that suffering without ever turning away. “Hurts more, bothers me less” or “Pain is mandatory but suffering is optional” could be our mottoes.

Here's Julia Butterfly Hill:

“Part of my spiritual practice is putting myself in timeout... other practices are to check in with myself moment by moment, to see where I am in relation to my center... being open to receiving lessons from whatever source might send them...to get out in Nature...yoga...eating well...practicing gratitude...”

Culture continues to evolve. Books replaced oral narratives and storytelling; as a culture we may have lost verbal skills as we gained reading skills and the ability to transfer more information to more people, deeper into the future. Was that a fair trade? Now, books are being replaced by digital media and the critical questions are: what do we lose, and what do we gain? Are some of the answers distraction, multi-tasking (which study after study shows is less effective as a way to think and learn), critical thinking, and research skills? How do you consciously evolve? One suggestion might be by using hypnosis to break and create habits, and balance right and left brain energies; all to change limiting beliefs.

On a day-to-day level, fear often motivates how we act and react, and sometimes even how we dress or stand or talk. But fear makes our life narrow and dark. It is at the root of all conflict, underlying much of our sorrow. Fear also blocks intimacy and love and, more than anything, disconnects us from the lovingkindness that is our true nature. The main reason we have an aversion to fear is that it is physically and emotionally uncomfortable. Understanding fear can be difficult, because many fears may not be readily apparent, such as the fear driving our ambition, the fear underlying our depression, or, perhaps most of all, the fear beneath our anger. We react unconsciously and fail to recognize our fear, it has been such an integral part of our lives.

As our ego exists primarily to recognize the current situation from past experience, and to use a minimum amount of energy to cope with the new experience, we naturally fear that change leads directly to pain. If I have worked hard to get into a relationship or acquire material

goods, change often acts to separate me from what I have struggled to enjoy. I have become attached to the fruits of my labors, and I fear their loss.

We identify ourselves with our stories, the tales we tell others and ourselves about what we have endured or conquered in order to get to where we are today. Do we fear that changing our point of view will negate the very stories we depend on to feel useful or successful? Do we think that letting go of our attachment to any particular (person/place/thing) will change our fundamental being in some meaningful way? Do we hold a sense of being entitled to a particular reward for our good behavior, or entitled to avoid a negative consequence of an unconscious action?

Understanding our true nature banishes fear. Fear destroys our world and our values; it is the “great mind killer”. We find it difficult if not impossible to act appropriately while frozen in fear. Our challenges in life act to purify our soul, to teach us lessons about how to behave, and to motivate change. All of the drama in life is a cosmic set-up so that I can see myself reflected in you. In order to have greater understanding of reality, we have to get outside the box of our normal day-to-day interactions; we have to see a bigger picture. Inevitably, that means our perspective and our life will change.

Fear manifests in many ways:

- Insecurity, or feelings of unworthiness: *I don't know what's going to happen, but if its anything like before... I'm sure people will think badly of me...*
- Distrust: *what are you afraid of? That someone will get by putting out less effort? That someone will get something “for free”? That extraordinary*

*measures will not be taken to keep you alive?
That someone intends to hurt you?*

- *Disconnection: if I can just manage to isolate myself, nothing can hurt me...*

How can we transmute these feelings into energy to power us beyond our normal comfort zone? When we feel something may not be safe, do we feed cooperation or division? Suffering or peace? Poverty or enough? Fear or love? We all give our life to something. We can give it to anger, fear, cynicism, apathy, consumption, and addiction, or we can give it to love, care, commitment, compassion, and service. Which is your normal habit? Are you wanting to change it?

Julia again,

“People have said to me, “You’re so courageous. Aren’t you ever afraid?” I laugh because it’s not possible to be courageous if you’re not afraid. Courage doesn’t happen without fear; it happens in spite of fear. True courage happens only when we face our fear and choose to act anyway, out of love.”

Faith leaves you open to manipulation: illusion creates a mistaken understanding of truth. Decisions are made using faulty data. We misperceive risk (more people die from ‘regular’ flu in a day than from ‘swine’ flu in a year, but which fear is fed in the media?). We have lost free and independent investigative reporting: media repeats whatever sound bites from officials show up on other channels, rather than spending money to hire reporters to dig into the facts that have led to the

situation. War reporters are now all embedded, so they fall into the Stockholm Syndrome so they repeat what their Masters want them to say and put a good face on the horrors of war despite their natural inclination to do otherwise. Decisions are manufactured to meet the needs of the corporate owners of the media. Bits of fact are crafted into a narrative that only furthers the profits of the military-industrial complex; “There are foreign devils that we must fight”. We are ‘lied into’ war. The politics of fear are in many ways even more dangerous than the threats themselves. “We’re about to be attacked. Where? We don’t know. How? We don’t know. By whom? We don’t know, but be very, very afraid.” The response to 9/11/01 was “If you’re not for us you’re against us”. This is a *chosen* response, not a natural or inherent outcome. We could have treated it as a crime, with an investigation and a trial; instead we used it as a pretext to start decades of war around the globe. The more you are afraid, the easier it is for others to manipulate your story into something that allows your freedoms to be stripped away, your resources to be plundered, and your work to be stolen. The *Shock Doctrine*, detailed by Naomi Klein in her book of the same name, depends on fear to install reforms to systems that the people would normally reject out of hand, yet it works. We can no longer ‘accept’ war; instead we must embrace it, love it, cherish it, and get vicarious pleasure from it (witness the Halo video game series, and the 2012 NBC war-musement series “Stars Earn Stripes”, among many, many others).

Facism? Greed? Power? All are motives or outcomes of this process of leading the public down a path they are prevented from seeing clearly. Even more important than each of us independently awakening to reality is getting groups to begin to speak up and place demands

at the feet of the status quo. The Founding Fathers placed the responsibility for declaring war firmly in the hands of the people through their representatives, not into the hands of one man. Yet our modern Congress has abandoned their duty, and instead allows the President to take us willy-nilly around the globe at the beck and call of big business. We have placed ourselves above any good-vs.-evil morality, we ignore international law, we torture like the worst of them, we accept causing the deaths of thousands of innocent adults and children through war, and millions through economic policies that lead to starvation, we place our interests above the interests of people who live in other countries using some sort of egotistical, 'America is #1' mindset, as if we have no responsibility to share and cooperate with others. As Congress becomes more divided and partisan, unable to solve problems or generate results other than clamping down on dissent, so our standing around the world falls. We have a system that demands growth; now that the system has come to depend on war, then war must also grow. This is about war feeding the economy: politics just becomes the way by which we facilitate business in perpetuating war, not the source of the war itself. Have we so separated our spiritual understanding from our material practicalities that we can no longer see what is being done in our name just to make our life "easier"?

Above all, we must understand that in our movement to transform this world, fear is not a motivator; joining community is. People don't change their minds often because of reason, rather because of emotion. What emotions are present in communities that are not as profound when experienced alone?

- *Exhilaration*

- *Dignity*
- *Camaraderie*
- *Anger at deep suffering*
- *Compassion*

Who are you, really? Are you awakening to a new understanding of your place in the Universe, of your role here in this “one wild and precious life”? Aren’t how we live, and how we die, the only real questions?

5 steps to Inner Peace

I want to direct your attention to five essential concepts that lead to inner peace. In the past, the old way had us turning to religion to find inner peace. That way isn’t working in today’s evolving world. We can’t have a secular or scientific version of deep history that extends back 13.7 billion years, to the formation of the Universe that we believe on most days, and a religious version that has Earth being created 6,000 years ago that we believe on Sunday morning.

The first crucial concept leading to inner peace is that we must know our story, what our history is, how we got to where we are today. We now know for a fact, not on faith, that the very atoms of our bodies; the carbon, oxygen, and calcium that form the foundation of every one of our cells, were formed inside giant stars that died before our own Sun was even born. The hydrogen atoms in our bodies and in water were formed during the Big Bang itself. We are literally stardust that has evolved to a level of consciousness that allows it to see and know itself. We don’t need to understand every detail of

every step along the way, but we do need to grasp the broad sweep of history and evolution, to see that we stand on the shoulders of everyone and everything that came before us. The Big Bang created the Universe, and then nearly 10 billion years later a second Big Bang brought forth life on this planet we call “Earth”. Arguably, about 50,000 years ago a third Big Bang occurred: *creativity* as Mankind began to rise and to dominate our world. Today many see a fourth Big Bang occurring: awakened awareness or conscious evolution, the first time we know of when any being has been able to make decisions *about how* a species or a planet will change and evolve.

Second, we must understand that chaos catalyzes growth, progress and evolution. Everything changes. We lack inner peace when we become attached to something or someone and then lose them, as we always will. We lack inner peace when we want something we don't have, and we *focus on that lack*. We may, for a time, finally get what we desire, but our mind deeply and instinctually knows that this is only temporary; this too, shall change. Even while we have it, we fear the loss that we know is inevitable and work unsuccessfully to prevent it. We can learn to trust that chaos is inevitable, and even that it brings hope and possibility. We can begin to embrace change for the increased understanding it can provide. We can see that Nature uses chaos to identify what is working and to discard that which no longer does in favor of testing new, ever-more-complex solutions.

The third concept is to interpret life generously. We think that reality happens, and that how we perceive it or interpret it is the only truth there is. But in any situation, we can see problems or opportunities, a glass half empty or one half full. The primary factor determining

our quality of life is how we choose to perceive any event. When we are cut off on the freeway, we can react with a variety of emotions, some helpful and some not. There is no inherent or required emotion at that moment; we can be angry or loving, impatient or calm. Like most people in today's culture, I fail to grasp that no one can hurt me; only I can hurt myself with what I choose to believe to be true in this moment. And that means that I can ease the pain, no matter the situation, by questioning the truth of what I believe is causing the pain. Take the death of a loved one, for example. I can focus on the loss, the impossibility of ever sharing another enjoyable moment of love with this person, and grieve their loss with feelings of anguish and pain. I can descend into depression, possibly to the point where I become dysfunctional, even suicidal. Or I can celebrate that they were a part of my life, and give thanks that their energy has become part of me, has helped to shape me and create the perspective through which I perceive this world. I can recognize that they are in my heart, always, and that their influence on me is evident in my behavior, if I just look closely. Take a moderately painful memory and ask yourself, "How can I interpret this in a more generous way? How can I *not* see myself as victim, and see my own contribution to the problem?" We instinctually blame others for everything that doesn't work in a relationship, and claim responsibility for everything that does work. Ask yourself, "Is this way of seeing this situation 100% true?" We quickly see that it is not. There are many ways to view any situation. How do our perceptions, our feelings, change when we grant some validity to other viewpoints? How does our sense of inner peace expand as we try on multiple truths and multiple perspectives?

Fourth, is to honor your instincts. We are creatures of habit. In the short term, this means that we react to nearly every situation without thinking about it. We see something, we name it, and we call up the strategy that worked before to deal with it. If it is a new situation, we try to find a similar situation and use *that* strategy whether it is appropriate or not. In the long term, we tap our instincts, honed and evolved through thousands of generations of ancestors who managed to survive long enough to bear children. Taking the deep time view means we understand that we have inherited proclivities, an unchosen nature that leads us to act in ways that foster our own survival. For example, we crave sugars, salts and fats. It was hard to find them hundreds or thousands of years ago, and having a craving meant we ate as much of them as we could find. Today, they are readily abundant, and our craving for them leads to health problems: obesity, diabetes, and heart attacks. Honoring our instincts recognizes where the craving arises from and lets us make a proper choice of action, overriding an instinct that no longer serves us. Most of us say, 'I'll never do that', but we do, or we say 'I'll do that' but we don't. Honoring and respecting our instincts means being conscious about why we act as we do, and making choices, not knee-jerk reactions, in every moment. By doing what is natural, instinctual and unconscious we often leave a wake of pain.

And fifth, is the idea of being a blessing to others and the world. Communicate your gratitude to others for the myriad of ways in which they have helped you, have served you. Acknowledge, take responsibility, communicate an apology and atone when possible, for the myriad of ways in which your unconscious reactions have hurt them. You will find that admitting your

realization that you have hurt another is enough to open hearts and to transform relationships. You can literally change the past by changing how you view it: by beginning to see the love inherent in every situation rather than the hate, to see competence rather than failure, by taking responsibility rather than assigning blame. See these changes in yourself as well as in others.

In summary, follow the path where your joy and the world's needs intersect. Awaken at 3 am and lie in bed, asking yourself what problems you see in the world around you that truly break your heart? Then ask yourself, "What really lights me up? Where do I find the joy so profound that I lose track of time?" Nearly half of your heart is comprised of neuronal cells, not muscle cells. There actually is a wisdom that comes from your heart. Your heart, your inner voice, can show you your path by connecting what lights you up with what breaks your heart. Your legacy arises in your joy. Bless the world with your light.

Hafiz:

*Out
Of a great need
We are all holding hands
And climbing.
Not loving is a letting go.
Listen,
The terrain around here
Is
Far too
Dangerous
For
That.*

Emergence

We have changed the planet in innumerable ways; isn't it time we began to make *conscious* decisions about future changes? What's the economy *for*, anyway?

If we don't learn about the fundamental problems of capitalism, we will merely bandage a system that will continue to threaten our livelihoods and the planet. ***What would it mean if*** what we are going through is not just a bunch of seemingly insurmountable problems, but motivation to take the next evolutionary step?

The solution is not *us vs. them*, it is *we* before *me*.

*“At what point do we stop worshipping the rulers and behaving like grateful servants, and start to recognize our own beauty and significance? At what point do we stop distrusting and being hostile to our neighbors and our countrymen, and stand by each other, side by side? At what point do we stop believing in the magic spell of money and privilege and realize that the plants we depend on need both light and water? At what point do we realize that everything in our “civilized” world - **our energy, our food, our life** - comes directly from the planet? And when we do, when we connect the dots, what are we going to do about it?”*

Charlotte Du Cann

It is easy to think that our time is a special time, that what we endure is unprecedented. Listen to the words of Mary Ellen Lease, speaking in **1890**:

“Wall Street owns the country. It is no longer a government of the people, by the people and for the people, but a government of Wall Street, by Wall Street, and for Wall Street. Our laws are the output of a system which clothes rascals in robes and honesty in rags... the politicians said we suffered from overproduction. Overproduction, when 10,000 little children starve to death every year in the U. S. and over 100,000 shop girls in New York are forced to sell their virtue for bread...

“There are thirty men in the United States whose aggregate wealth is over one and a half billion dollars. There are half million looking for work... We want money, land, and transportation. We want the abolition of the National Banks, and we want the power to make loans direct from the government. We want the accursed foreclosure systems wiped out. We will stand by our homes and stay by our firesides by force if necessary, and we will not pay our debts to the loan-shark companies until the Government pays its debts to us.

“We meet in the midst of a nation brought to the verge of moral, political, and material ruin. Corruption dominates the ballot box, the legislatures, the Congress and touches even the ermine of the bench. The people are demoralized... The newspapers are subsidized or muzzled; public opinion silenced, business prostrate, our homes covered with mortgages, labor impoverished, and the land concentrating in the hands of capitalists.

“The urban workmen are denied the right of organization for self-protection; imported

pauperized labor beats down their wages... The fruits of the toil of millions are boldly stolen to build up colossal fortunes... From the same prolific womb of governmental injustice we breed two classes – paupers and millionaires...”

David Harvey writes, in “The Enigma of Capital”:

“So where shall we start our revolutionary anti-capitalist movement? Mental conceptions? The relation to nature? Daily life and reproductive practices? Social relations? Technologies and organizational forms? Labor processes? The capture of institutions and their revolutionary transformation? The revolution has to be a *movement* in every sense of that word. If it cannot move within, across and through the different spheres then it will ultimately go nowhere at all. Recognizing this, it becomes ***imperative to envision alliances between the whole range of social forces*** configured around the different spheres. Those with deep knowledge of how the relation to nature works need to ally with those deeply familiar with how institutional and administrative arrangements function, how science and technology can be mobilized, how daily life and social relations can most easily be reorganized, how mental conceptions can be changed, and how production and labor processes can be reconfigured.”

There is no magic bullet, no one-size-fits-all solution to solve our problems. Complicated situations require

diverse answers: it's not enough to switch out bulbs and sell your car; not everyone has the resources or access to do what you yourself might do. Still, there is a growing disconnect: businesses are reporting record profits, and sitting on over \$2T cash reserves, even as people are losing their jobs and homes; small businesses cry out for credit while local governments go bankrupt and shred the social safety net; our infrastructure crumbles. And just *where is* the growth going to come from that will create the jobs that we need under this particular economic system?

What I cannot do is offer *The Best Way Forward*. The old model of a charismatic leader, energizing others to manifest *the Plan*, is not one that builds any sense of community responsibility⁹⁵. Instead what we need now are tools that provide us with the inner development we need in order to be more active contributors to our common good. We need frameworks that foster dialogue full of truth, understanding, and compassion, rather than lies, confusion, and greed.

Here is one such framework:

1. Cultural Preparation. This stage focuses on waking people up. It highlights the needs of society that are not being met by the current system, and brings the faults into the light of discussion. The priority is set in this stage.
2. Build Organizations. Now that we know what we want to change, we need groups that pool energy and resources to build what will follow. Here we not only build the movement that will

⁹⁵ If you want something more like a "to-do list", look into my books, "*What Color Is Your Sky*" and "*America Is Dead. Long Live America.*", both available free at www.derekjoetennant.net

challenge the status quo, but begin to craft the structures that will fill the void once we win.

3. Confrontation. This is where the news-making events occur. In this step, the larger society becomes aware of the work that has been done to start a movement. Critical point: this is the opportunity to express not only our dissatisfaction, *but also our vision*. Whatever future we envision, **we must already be including its values** as we challenge to old system.
4. Mass Political and Economic Noncooperation. Few people are willing or able to go to jail for a movement. Fortunately, few have to. But there are multitudes of ways by which we can resist and obstruct the old ways without facing injury or incarceration. Educate each other about them; and encourage resistance.
5. Parallel Institutions. At some point, it becomes clear that a vacuum has been created and we have the opportunity to put in place our new ways of operating. Give people a choice; let them decide with their feet which system they prefer. No need to legislate the change, it will fall under its own weight once the participation rate falls enough.

If we think about the Occupy Movement, for instance, it seems that its big splash, stage 3 “Confrontation” came before stage 2, “Build Organizations”. Participants were trying to build an organization moment-by-moment under the glare of the media spotlight and under the pressure of authorities. Note that not everyone in a society will be at the same stage at the same time. It seems more important that each local group follow this

path at their own pace, rather than attempting to keep a national movement in lockstep. The first two steps are also hidden from the spotlight, allowing us to both find our footing without public pressure, and to appear out of nowhere when we are ready for confrontation.

But is political action the answer? Will I choose appropriate responses, or am I blinded by my own fanaticism? Rebuilding communities, instead of always focusing on big political actions, is what gives us strength. It's like a pyramid: the strength is in the base, its foundation. The safety briefing before every airline flight has a precious nugget of truth: put on your own mask before you attempt to help others. How can we foster our own emergence from the dysfunctional society in which we were raised?

Here's another framework:

1. Refuse to cooperate or abet
2. Band together with others who refuse
3. Cooperate with **them** instead

How will our actions be different when we recognize that keeping us separate and ignorant keeps us from using our inherent power? Fear of the "other" keeps us separate; a successful new society will learn to recognize that our power lies in our coming together and working collectively and with equality. The bastion of America, our military, is the most respected institution in the country. And yet on base, everyone sends their children to the same school, and pay grades are capped at a level far less than in the private sector (egalitarian role model). No one seems to be complaining that the military is unable to attract the talent it needs.

And how will our course change when we become ethical in our behavior? Will you say, "Do it to him,

instead of me”? Or will you say, “No, it stops here.” We have it in us to match their power with our courage, match their contempt with our fierce dreams, match their violence with our undying love. If they arrest one of us two more come forward... hurt us and five come forward... kill one of us and thousands more take the place of the fallen. There are places on Earth where there are no flowering plants... because all of the bees are dead. This is a war, despite the appearances to the contrary: the ATMs still hand out money, the shelves are still full, the power grid is still hot and charging your smartphone. But we are losing the struggle because of our complacency. What is wrong with us? Why aren't we screaming, “STOP! In the name of love...”

The ideas in *Unfuck Our Future* and a growing sense of what is manifesting all around us lead some of us to suspect we are on the cusp of the fourth Big Bang: *conscious* awareness. This would place both ego and enlightenment in our toolbox, as Man awakens to his True Nature. We sense that Man has not yet graduated to adulthood. Indeed, in the great span of time, Man has been creative for just a blink of an eye. How can we assume that we are anywhere near our full potential? A caterpillar lives its whole life, on the ground, climbing stalks, watching the world and making assumptions that enable it to survive. Yet the time comes one day, when **it must die to that world** and to that perspective; when it must enter a cocoon. It literally dissolves into a liquid soup. Yet soon it emerges from that cocoon a butterfly, able to see the Universe from an entirely new perspective that it could never have imagined before. Life is totally transformed; no longer does the caterpillar climb stalks, it flies and interacts with the world using brand new senses and assumptions. It fills an entirely different niche in the Universe; it connects with the

energy field in ways it could not have even dreamed of as a caterpillar. Imaginal cells, the intelligence that drives the caterpillar's transformation, have the same genetic blueprint as the rest of the cells in its body, yet they *imagine the world in a profoundly different* way. Is it possible that as Man awakens to a new way of being, the way out of our current difficulties, climate change, environmental (degradation/pollution), constant war, economic (collapse/struggles) and (political/societal) corruption, would become clear? Could we transcend the intermediate stages of coping and struggling to craft solutions, and instead completely transform our relationship with the Universe and begin to feed and support the life that surrounds us, instead of destroying it? Could we begin to define ourselves not by what work we do, but by what we give to others? Are we experiencing just the birth pangs of Man's new consciousness: the contractions that, while painful, herald the arrival of a new way of life?

We humans today, living in the developed world, for the most part have lives of luxury and privilege unimaginable just 200 years ago. We, for the first time in man's history, have access to *all* the great wisdom traditions. We can tap into the flow of information we call the Internet and read communications from thousands of enlightened beings. We do not fear that we will starve because rain ruins this year's crop⁹⁶. We are not afraid that a wild animal will attack us while we traverse the ground in front of our hut or cave. We are rapidly coming to understand, more than any generation before us, the true nature of the universe.

And what is our *True Nature*? As we have seen, the biggest issue we face today is getting past our sense of

⁹⁶ Written even as drought ravages crops around the world...

separate self. Our ego sees separation, it operates as an 'I' which is not connected to, or part of, everything else around us. As long as the ego is front and center in my awareness, I will not be paying attention to what is happening *right now*.

When did you ever do anything in the future? When have you ever been able to go back and change the past? Everything you have ever done, you have done *Now*. I am not saying don't listen to your ego. I am not saying don't plan ahead, or look back on how things have gone in the past. What I *am* saying is use the ego as a tool. Let it do what it is good for, but understand that *you are not your ego*. The ego concocts a story that it tells the world, a story about itself, meant to gain status, to gain control, or to gain love. But *you are not your ego's story*.

There is no XX-step plan and there is no blame: only you can change your core beliefs and then, not easily. Being forced to "face facts" usually entrenches me into my gospel, rather than changing my mind. It takes experience to change my mind. How can we share so we don't both have to feel the same pain? How can we overcome our fears and play in the new world?



“Swallows are very adept at turning in mid-air, in a way that looks a bit clumsy but is actually ideally suited to catching insects in mid-air. They will also fly near larger birds in the hope of catching their molting feathers in mid-air. But I also know that swallows will perform these acrobatic feats, including catching and releasing feathers blowing in the wind over and over again, for no apparent reason. Just for *fun*.

The fact that doing this is good practice for more serious pursuits is not the point — most wild creatures play as their principal means of learning new skills, but clearly take great pleasure in doing so for its own sake, just because it's fun. Maybe the birds are telling us something. Their story, their way of coping with reality, is to play, to take joy in every moment. Maybe that is the story of all wild creatures:

That life is play, delight, pleasure, laughter, living in Now
Time.

Maybe that should be our story, too, those of us who
can no longer believe the invented stories of our culture,
and who can no longer bear the story of grief and
shame and anger and sadness and fear for our future
that we have told ourselves about this terrible, real
world.

“In wildness is the preservation of the world”, Thoreau
wrote.

Perhaps in wildness we can also find our true story, and
through it the means to help the frightened, anguished
people of our world awaken to the world’s terribly reality,
and its astonishing joy.”

Dave Pollard

Of course we want prosperity, but now instead of for
the few, and at the expense of not only the many people
but also our planet itself, we want prosperity for all life.
Prosperity can be fair and carry a deep commitment to
flourishing on our finite planet. We’ve not examined
generosity or gratitude much in this book; but these are
aspects of life that we need to build into every action
and experience we enjoy. Charles Eisenstein has
coined a word: *Giftivism* to indicate how gifting, rather
than bartering or using money, is radical activism at its
core. Can you imagine a society where you have what
you need, when you need it, and at the appropriate time,
you pass on to others what *they* need? I have read the
commencement address given by Nipun Mehta, May 14,
2012 at the University of Pennsylvania⁹⁷. He mirrors my

⁹⁷ Search “Paths are Made by Walking.pdf”

own experiences with people who are unbelievably, to the Western eye, resource-poor:

“We have forgotten how to value things without a price tag. Hence, when we get to our most abundant gifts -- like attention, insight, compassion -- we confuse their worth because they're, well, priceless. Extremely poor villagers, who couldn't even afford their own meals, would often borrow food from their neighbors to feed us. When we tried to refuse, they would simply explain: “To us, the guest is God. This is our offering to the divine in you that connects us to each other.” Now, how could one refuse that? Street vendors often gifted us vegetables; in a very touching moment, an armless fruit-seller once insisted on giving us a slice of watermelon. Everyone, no matter how old, would be overjoyed to give us directions, even when they weren't fully sure of them. And I still remember the woman who generously gave us water when we were extremely thirsty -- only to later discover that she had to walk 10 kilometers at 4AM to get that one bucket of water. These people knew how to give, not because they had a lot, but because they knew how to love life. They didn't need any credit or assurance that you would ever return to pay them back. Rather, they just trusted in the pay-it-forward circle of giving. When you come alive in this way, you'll realize that true generosity doesn't start when you have some *thing* to give, but rather when there's nothing in you that's trying to take. So I hope that you will make all your precious moments an expression of loving life.”

Charles Eisenstein describes something that he witnessed at the Occupy Wall Street encampment in Philadelphia in November, 2011. A woman, who has not worked in years and has no home, spent her last \$7 to take the train into Philadelphia and check out the camp. Shortly after arriving, she ran into an old friend. He pulled out his wallet and handed her \$9, saying, "Thanks for loaning me this money last year." A smile lit her face; now she would have money to use for dinner tonight. But as she turned to go, she saw another human being who looked to be in a situation much like her own. Upon learning that he was indeed completely penniless, she settled for spending \$4 on a bagel and a coffee, and gave the remaining \$5 to the new friend so that he could eat too. Charles asked her about this act of kindness, giving a stranger nearly every penny to her name. As if she could not believe he was questioning her actions, she explained, "I felt like he needed it more than I did."

A great loneliness of spirit is what drives us to self-medicate, to consume. Money facilitates that. Money has great power in our lives and, when used wisely, helps us meet our goals, provide for our needs, and fulfill our life purpose. But in recent years, many of us ignored this when managing and spending our money. We even found ourselves spending tomorrow's money today. The great sadness here is that we spend so much on ourselves, and get so little in the way of healthy relationships or nature in return. The result of all of this was not greater happiness but greater stress and anxiety. Everyone loses in this system of separation, even those who appear to be doing well, because our need, our hunger, cannot be satisfied with money. Greed is a symptom, not a cause, of our separation. This crisis is a gigantic blessing and purification if we choose to use it that way. We can recalibrate our

relationship with the economy, and money, and the commodification of every “thing”. How can we relate in community without using an impersonal exchange medium? We can’t even *imagine* not using money, or giving a stranger half of our total net worth. **How is it that people can have such trust that they will receive what they need when they need it, that they can give away what they have even when they have nothing?**

What if we *design for generosity*, if we ask, “What if our main motivation is to give, not to take or hoard”? Can we begin a daily practice of radically generous acts that change the world? Give something away every day; your place in line, or while paying your bridge toll, pay the toll for the next person in line too. Promise yourself you will not buy another thing without giving away something first. By valuing the inner transformation that comes from giving over the outer transformation of doing it for money, we find that the Universe answers in kind. There are restaurants now where there are no prices on the menu: you pay what you believe the meal is worth. You are in a sense, paying for the food the next person will eat. We are so accustomed to having the price prominently displayed, that when someone says, “You are free to give whatever you think is fair”, we are flummoxed; we get excited and think that maybe we don’t have to pay anything, then we are filled with angst as we wrestle with what would be fair to us both. We have our activist groups and causes and we get bogged down in fundraising rather than the work that needs to be done. Our focus on money fails to honor small acts of kindness that have no price, yet are *priceless*. We understand synergy, how 1 + 1 can equal more than 2;

yet where does that fit into the capitalist model? Gifting to someone creates a bond; while not keeping score, you still have a “debt” that may be paid back at some future time. In a gift economy, circulation is the means of increase, not hoarding; if I have 50 loaves of bread, some of the will go bad before I can eat them. Hoarding does me no good. If instead I give them away, each person who receives one will now be inclined to share with me their own bonanza⁹⁸. Can we begin to ask, “What can I give”, not “What can I get”? How will it feel once we move from transaction to trust (you can’t shake hands with a clenched fist)? What’s important is how we connect; graphite and diamond are both just carbon atoms connected together. But *how* they are connected makes the difference between the hardest mineral and the pencil you used in grade school. I’m sure you already have thought of many ways you can “practice generosity”. I encourage you to make it part of your daily routine. In these times of blossoming social media, keep in mind that Facebook relations can easily be shallow ties, while time spent together creates stronger ties. Of course, being generous together creates gift ties, which are priceless!

Please don’t feel that all this talk about generosity is focused entirely on money; many of the most generous ways we can be involve Spirit⁹⁹:

A man is walking to his NYC subway stop when a young boy runs up to him, pulls out a knife, and demands all the man’s money. The man says, “Sure” and pulls out his wallet. As the boy

⁹⁸ It is also *crazy* to think that when they pay me back, they *owe me two loaves*, not just the one I gave them originally, due to interest.

⁹⁹ Again, a story from Nipun Mehta

turns to run away, the man asks, "It's cold; would you also like my jacket?" Surprised, the boy nods, and takes the jacket the man hands to him. Then the man says, "I'm going to dinner. Would you like to join me?" The boy agrees. Following a long and deep conversation over food, the man finally says, "I'd love to treat you, but you have all my money." The boy handed back the man's wallet. The man says, "Can I ask one more thing? Would you give me your knife, too?" The boy complies.

*I*n some ways, the Occupy Movement was the victim of bad press. What was truly alive at the various occupations was a sense that "we need to create something completely new". While admittedly there were issues and struggles and interpersonal relationship disasters, it was the way we came together and learned new ways of having a dialogue, of making decisions, and of caring for each other that made the experience special. When it became clear that the energy of the 99% was stepping up and supporting the occupiers with food, clothing, and shelter, law enforcement began to pick up those people in need of these necessities and deliver them to the occupations. Some groups struggled with this; others embraced the chance to demonstrate that we could use giftivism, a gift economy, to ensure everyone has enough. There was enough success, though under-reported in the media, to scare the powers-that-be into destroying the occupations before the concept could spread. The media instead focused on the corporate line: decrying the illegality of the occupations (despite the fact they were just citizens on public property), the supposed sanitation issues, and the

presence in the occupations of large numbers of homeless people, as if this is a crime. The occupations should be seen as the first in a long series of steps. The basic messages are that the taboo against protest is broken, we do not live in the best possible world, and that we are obliged to act and to create alternatives.

Again with the history; the initial struggles against a dysfunctional economic system focused on the class struggle and the battle for workers' rights. Eventually other struggles developed in conjunction with labor: voting rights, ending slavery¹⁰⁰, civil rights, environmental protections and justice. What needs to be grasped today is that capitalism is only performing as promised, and that by doing so, is preventing equal pay and equal rights, taking away voting rights, destroying the environment, and enslaving billions. Capitalism promises great riches to those who put profit above all else, and without regard to the detrimental effects on planetary wealth. The solution is not to fix Main Street or Wall Street, **but to change the system where Main Street cannot function without Wall Street.** We are bombarded by injunctions to fight excessive consumerism and greed, transferring systemic malfunctions into personal sins. We cannot shop our way to sustainability. We are told that we are not acting appropriately, that we haven't changed enough light bulbs or recycled enough, deflecting attention from the source of the problem and creating instead a massive shame we then carry around like Atlas carries the world. The media changes the meaning of the words: we want freedom and democracy without corruption and exploitation, and so we are told we have freedom and

¹⁰⁰ There are more slaves today, 30 million in 2012, than any other time in history.

democracy, but find it is in fact without solidarity or justice. Al Gore, in “*An Inconvenient Truth*”, says not one word about capitalism or corporations or how money is created or used to influence government. How could he; that would really be inconvenient. The Occupy protests express an authentic rage which we cannot seem to transform into even a minimal program of social, economic, or political change. Without wholesale change, the new Master will look an awful lot like the old Master. Even if the 99% manage to overcome the 1%, we know how this usually ends: without transformation of the system we will just install a new 1%. Some European governments fell to public discontent with economic troubles in 2011, but rather than stepping away from their failing model, they replaced (without a vote of the people) their leaders with men deeply embedded within the economic structures; former employees of Goldman Sachs, the European Central Bank, or the International Monetary Fund. Called “technocrats”, these men aren’t usually politicians. They do however, understand how the system works, and know how to funnel assets away from taxpayers and into the coffers of corporations very nicely. The fact that these takeovers occurred without a vote of the people and with very little protest should trouble us all. And lest we point fingers across the “Pond” too quickly, remember that we live under the NDAA¹⁰¹ and a “state of emergency” as declared by President Obama. We are giving up our own “rights”, also without a whimper.

The Occupy protests did succeed in several ways, chief among them by creating a pregnant vacuum, an opening for the truly *New*. They also reflect a deeper

¹⁰¹ Signed by the President in the dark of New Year’s Eve, 2011, while on “holiday in Hawaii”

crisis, one without an obvious or quick solution. So much has to change; and historically, the only times such radical change has happened was following a catastrophic collapse of all that was, usually with tragic results. This is a scary prospect, and one that likely keeps us from fully facing what lies ahead. Finding the courage to face our fear, to taste the undiluted inequities and injustices, is essential to our success. As long as we have domination in society, we will seek to dominate nature. As long as we have a market in this society, we will use a market to exploit nature. We must decentralize our markets and our technologies, to make it possible for each one of us to control and understand how we interact, affect, and transform nature through our use of markets as well as that technology. This leads us automatically to technologies that don't "foul our nest", as we are to live with the results of our actions. Local money makes better decisions than far-off, global money.

Can we embrace the concept of *enough*? When I say "abundance", we envision "a lot". What we need is not "a lot", but *enough*. The opposite of poverty is not riches, it is enough. "There is enough for everyone's need, but not enough for everyone's greed" wrote M. Gandhi. For those who like lists, here's another:

- appreciate what you receive, but don't let it stagnate: pay it forward
- rely on our interconnectedness; you are not alone, trust that people will help as you have helped them
- cultivate a network of gift ties
- experience the generative power of gratitude; keep a gratitude journal in which you list each

evening experiences and gifts that you were grateful for that day.

Are we afraid that being open to information like this book will show us we've been wrong all along? Will it force us to change, despite our desire to maintain status quo? We fear what we don't understand: which is just more incentive to get out of the echo chamber, set aside our own personal beliefs, and try on someone else's perspective for a few minutes. In the old ways, sharing knowledge only gives away power, when power is everything. How would it look to share with others when gifting is our primary economy? Remember, scarcity builds value: freely available information thus has no value in a scarcity-based system. Transform into an abundant system however, and abundant information is a virtue.

If you have experienced a natural disaster, you have already experienced some of the gift economy first hand. Disasters bring out the giver in each of us. Note the overwhelming response of the international community following tsunamis and earthquakes and floods; notice what happened in the first 24 hours of your own experience when neighbors checked on each other, shared food and water and emotions, and often spend the night together to lend each other support. It is too bad that we only glimpse this type of sharing, and that it quickly dissipates as we return to business-as-usual. Community is not an "add-on to a monetized life", it inherently has real wealth, and is built without money. There is value in a social dividend: increasing the health of the commons makes us all better for it.

There are a myriad of ideas that could be put forth in a bullet-point list. You could use the list to draw out ideas, to make your own plans for change, or to pass along to curious friends. Here are a few, in random order!

Why do the “resource-challenged” give more than the “rich”? Could it be that they are more in touch with the ebb and flow of resources, and know that stagnant money is not nearly as useful as money that moves from hand to hand? Is it that they understand what it feels like to need and be unable to provide for myself, or that the most wonderful feeling in the world is to help someone else? Or are they less enamored of their “stuff”, and more willing to part with it? In any case, what can we learn from them? Generosity doesn’t truly begin until you give away that which is precious to you, not superfluous stuff.

Look around you: do you see foreclosed, empty homes? One reason for this is that it is unclear who owns the mortgage. Referred to in the media as *robo-signing*, the banks issuing mortgages used new procedures to handle the titling of refinanced properties; procedures that in many cases failed to properly record title, meaning no one “technically” has title now. Combine that with mortgage-backed securities and the tendency to dice one mortgage into dozens of pieces which were spread around the world, and it is becoming clear that “ownership” is a very nebulous concept. This is a big problem: “empty neighborhoods owned by whom?” Who knows! This means that “land reform” in the 21st century is about the redistribution of “wealth”; in this case, meaning land, and meaning redistributed from who knows who to those who need a place to live.

Access to land titling is crucial to lift people out of poverty. It gives the owner access to loans using the land as collateral: in the case of a farmer, in order to plant and harvest crops. Once the mortgage has been burned, it lowers overhead for the farmer. As large agricultural corporations have managed to lockdown much of the arable and in America, land reform here will likely involve breaking up these holdings as the big corporations fail, returning land to small farmers trying simply to feed themselves and their neighbors. This is, after all, how we feed ourselves nutritionally sound diets; one small, local farm at a time. Likewise, enabling small seed companies to maintain and sell heirloom varieties is essential to maintaining small farm viability and food crop diversity.

There are many ideas for housing reform:

- non-profits build new housing and rent at lower than market rates
- social ownership, where a group comes together to jointly own property
- a system whereby one can own the building but not the land (the land is in a community trust)
- agreements where permanent limited-equity resale restrictions are imposed in return for an initial purchase discount
- limited-equity cooperatives
- create community land trusts by encouraging the donation of land
- housing cooperatives generally
- ending the speculative holding of land by requiring that the land be actively used or face higher taxation

Regarding our energy future, we have several basic approaches:

1. Profit from solutions: the “public utility” model (price controls = profit controls); spin off profitable divisions; raise rates to cover expense of mismanagement; limit competition (monopoly) or “corner the market”; limit choice (maximize profit opportunities); limit replacement technologies.
2. Profit from not solving problems: externalize costs. For example, the social and environmental costs of logging are kept off the company’s balance sheet, externalized onto other people, nature, and future generations. This is how the destruction of a forest to create 100,000 board feet of lumber is, preposterously, counted as an increase in wealth. The forest no longer contributes to soil stability, oxygen production, climate stability, biodiversity protection, and so on, but those losses are not included in the price of a plank of lumber. Also cut corners on maintenance and safety; cut back on pay and benefits for workers; continue to source power plants and other polluting processes in poor areas of the country, rather than the affluent places.
3. Create new problems: become good at experimenting and taking risks (fracking, proliferation of untested chemicals, drilling under miles of water/earth and other extreme environments); global security issues (using military to protect “vital” industries abroad); war; climate change; lobbyists; corruption; inflation in many economies

4. New solutions: conservation; local generation; neighborhood control

Granted, even the new solutions come with issues: solar panels require resource extraction and toxic chemicals in their production, and transportation to their intended site that typically requires fossil fuel use. But if you are plugging your electric car into a socket that uses power generated at a coal-fired plant you are actually doing more harm to the environment overall than if you had continued to burn gasoline. But all of the other scenarios end badly: with the collapse of the poorly maintained national grid, with the end of non-renewable resources, with toxic pollution, with corporate exploitation of people and nature, and with irreversible climate change.

There are many kinds of roles a leader can take on:

- Welcoming; “heart and soul”
- Grounded; “nuts and bolts”
- Scouts; “look ahead”, planners
- Monitors; communication checkers, arbiters, “challenge group-think”
- Connectors; “networkers”

There are also many styles [with negative connotations]:

- Visionary; “dreamer” [leave some behind, foster cult]
- Mentor; “coach” [leave some out, sacrifice group for a few]
- Team builder; “cheerleader” [no boundaries, little accountability]
- Democratic; “inclusive” [no hierarchy = no decision]

- Pacesetter; “follow me”, “role model” [can end up all alone]
- Commanding; “dictator” [can create resentment, this is “old style”]

An effective leader blends their role and style to match a particular situation. Become aware of how you are using your power. How can we begin to think differently? To build rather than destroy?

Organizing = building leaders = building power to achieve a “real” end

- Solidarity with other groups
- Support for all activists
- Organize a Community Center to provide food, clothing, education, and specific local solutions
- Justice system support, for both defendants and families
- Access to health care
- *FIND REAL PROBLEMS, NOT YOUR PROBLEMS*

What does effective leadership look like?

- 1) Point out anomalies and failures in the old paradigm
- 2) Speak and act, loudly and assuredly, **from within the new one**
- 3) Insert practitioners into places of power and visibility
- 4) Know that you can never be 100% certain. Learn to trust doubt. Everything you know is only a map!

Leadership inspires, persuades, demonstrates, and creates an environment in which my power-from-within can create and be expressed effectively. Leadership needs trust. Be a servant leader: be humble and without ego, include all stakeholders, and listen not only with ears and mind, but also with your heart.

“Well, perhaps it’s best that the world will go where it has to go without leadership.
After all, human history is emergent and improvisation suits us.
Forceful leaders often only leave a big mess behind.
But imagine a world where nobody gets paid.
That might be our world by the end of the week.”
James Howard Kunstler

Capitalism turns us into obedient consumers, trying to buy our way to happiness and eternal salvation. But this is the key to our power: the way we use our money shapes our society. You can resist by not using it in the ways we are trained: for a false sense of exterior beauty, as a measure of our worth or abilities, as an evil-but-necessary part of life. Buy healthy, local food, not food ‘products’. Use cash. Get out of the stock market. Buy tools that can be repaired or upgraded, not thrown away. Your money already has impact on lives around the world: through the pollution it causes, by raising the price of food, by incentivizing slavery. Wise spending can change our world.

There are many new ideas that we could use to shift our mindset towards a gifting economy. One website has offered a video and a deal: watch the video for \$1, and pay an extra dollar so that your friend can watch too. The chain having started, each person now just pays \$1 to invite another friend, and so on. Here’s

another idea: “pay with a tweet”? One website offers a free ebook if you recommend their site using Twitter. Many authors and artists, myself included, have begun to offer works without prior payment, only asking that if you find value in what you enjoy, that you make a donation. This model is not finding a lot of traction: it seems that we are so conditioned to needing a posted price, or so enamored of “free”, that few people actually follow through. But in my own case, I get enjoyment from the act of creating my work, and trust that what I need will be provided as a result. If you want ideas to jumpstart your gifting, look into <http://www.shareable.net/how-to-share>.

Our modern world demands movement to be part of the economy. In times of limited energy, how can we learn to stay put? Money also demands to move; can we learn from this and develop a system of negative interest? Money that sits in a bank could be charged for *not being used* for the public good, money that is invested is rewarded by not eroding away, rather than accruing interest.

Part of the reason we like ownership is privacy; yet at its root, separation is problematic. How can we foster a lifestyle that cherishes relationship over separation?

Learn skills that are “tradable”, that will be valued by others when times are tough and no one has money. Can you imagine getting by without a paid job? There are numerous alternatives to the national grid for power, many now affordable. When will you be ready to get off the grid? There are also many alternatives to staying within the system by trading directly with people, rather than companies. What would it be like if you were to step out of Wall Street and re-emerge on Main Street?

While skilled workers may understand their power, mechanization steals that power. It produces less

quality, but makes up for it in quantity. It returns a worker's power to the capitalist. How can we make quality the priority, not profit? Can we install strict ethical and ecological guidelines as a remedy? Can we demand that every product must be:

- natural, made of cotton, wool silk, other natural fibers
- furniture and buildings from wood or stone, not composites or plastics
- food that is naturally produced and not the result of GM
- at least partly handcrafted, eliminating the mass uniformity that trivializes differences
- labeled so that the provenance of each item, who, where, and how, is communicated to potential buyers

When will we find it acceptable to create cancer-, foreclosure-, unemployment-, debt-, extinction-, racism-, hunger-, corruption- free zones? Let's spread *practices* rather than encourage purchases.

A coming of age ordeal helps us define our true purpose, and to feel part of the community. As we in the modern world have turned our back on all indigenous wisdom, this too has fallen away. If we are to become a community once more, might we need a ritual to mark the ascension of a new member into our midst? Would it help you to feel like you knew your place in the Universe?

Don't focus on growth (quantity) of economy over the processes that create poverty and plenty. The goal cannot be to get the unemployed working again, because the Earth cannot sustain that. Working more makes us time poor, increases our energy use, leaves

less time for do-it-yourself projects, less time for gardening, and far less time to build quality into relationships. Rather, the goal should be to distribute real wealth, not create phantom riches. How many ways can we enhance life *in non-material, priceless ways*?

Release dichotomy: growth/no growth, empty/full. Look to balance in all things. Embrace relationship, transformation, and regeneration.

Take care of your:

- *Body* (health, emotion) = take care of yourself through the food you eat, the exercise and sleep you enjoy, and the relationships that encourage you to share your feelings
- *Mind* (belief, perception) = focus (quieting your mental chatter in order to *listen* with your heart as well as your mind); cope with fear by catching a fear thought and reprogramming the “what if answer” to be something you want to put your energy into or simply live in the present moment, the ‘now’, with gratitude; be aware of the story you are telling about what is happening and *change the story*
- *Environment* (media, outdoors) = **turn off the television**; question everything you hear, even those words that you agree with; take action, answering passion’s call to live larger *while* gifting; demand, and help provide, clean land and air and water with everything you do; connect with dirt and give your worries to Mother Earth

Spectatorship is an invitation to fear; activism is how we fight the politics of fear. When we refuse to roll over and take whatever the corporation dishes out, we send

a powerful message: “This must change”. But we must ask ourselves and our community, “What price are we willing to pay in order to continue life as we know it? How many lives and rights and ecosystems can we trample in our pursuit of the next new version of the iPhone? How many species can go extinct, how many bee colonies can collapse, how many oceans can be contaminated, before the web that feeds our gardens shreds?” When the Deepwater Horizon exploded and demonstrated the folly of drilling in the Gulf, how did you change your lifestyle in order to use less oil and to send the message, “Don’t do foolish things on my behalf”? If your end game is only using robots, then you can destroy labor and the planet. But as long as you need people and planet, then your goals must be either toned down or compromised in favor of sustainability. Avoid the “I’ll be gone, you’ll be gone” (IBG/YBG) mentality prominent in the financial world today which says, “I don’t care what happens because by the time life becomes unlivable, I won’t be here anymore”. Demand accountability, sustainability, and reliable, truthful information.

Try falling in love: with the Earth, and with Mankind

Lyrics of the song “*It Ain’t Pretty*”, performed by [Clay Walker](#) in the album [Fall](#):

*Driving home from work just yesterday
impatiently waiting for the light to change
I noticed a homeless mom and her two kids
She reached out and lifted up a trash can lid
Her face lit up when she looked inside
And pulled out a broken armless doll
knelt down and gave it to her smallest Child
And God you should have seen her smile.*

*It ain’t pretty, but it’s beautiful
Life ain’t perfect, but it’s wonderful
We’re all broken, but we’re loveable
It ain’t pretty, but it’s beautiful.*

*Got home and told my wife bout what I’d seen
She grabbed her purse, took me by the hand
and said come with me
We drove around until we found the three of
them
I wondered who was blessing who when they got
in
We bought them food and clothes and drove
them to a toy store
And the little girl said “I don’t need a brand new
doll”
as she hugged the broken armless one they
found before
she said, “this one needs me more”.*

*She ain’t pretty, but she’s beautiful
She ain’t perfect, but she’s wonderful*

*She might be broken, but she's loveable
She ain't pretty, but She's beautiful.*

*Last night my wife and I talked till the sun came
up
About how we fuss and fight sometimes,
Say ugly things act so unkind
But we thank God we always find our way back
to love.*

*It ain't pretty, but it's beautiful
Our love ain't perfect, but it's wonderful
We're still learning to be loveable
It ain't pretty, but it's beautiful
We're all learning to be loveable
Ain't always pretty, but it's beautiful.*

These **Clay Walker lyrics** are copyrighted by their
rightful owner(s) and using them here in no way takes
copyright or claims the lyrics belong to me.

Final Words

We cannot be beaten because we are not playing **your game**.

“It is not going to get better. The climate crisis alone will assure that. The corporate state knows what is coming. Globalization is breaking down. Our natural resources are being depleted. Economic and political upheavals are inevitable. And our corporate rulers are preparing a world of masters and serfs, a world where repression will be our daily diet, a world of hunger and riots, a world of brutal control and a world where our spirits must be broken. We have to stop asking what is reasonable or practical, what the Democratic Party or the government can do for us, what will work or not work. We must refuse now to make any concessions, large or small. We must remember that the lesser of two evils is still evil. We must no longer let illusions pacify us. Hell is truth seen too late. In large and small ways we are called to resist, resist, resist, as we race heedlessly into the abyss.” Chris Hedges

“If you truly believe there is a change coming, what are you doing about it? Why aren't you giving everything you have, money, energy, things, to ensure it is a success? Are you scared to step out and act, allowing God to lead you forward, regardless of what others will think of you?” Andrew Harvey

We live in a world where a constellation of cognitive illusions – that infinite growth can be sustained on a finite planet, that consumerism can make us happy, that corporations are persons – are dragging us into an ecological apocalypse. These cognitive illusions won't disappear because they've been proven false – they must be overcome at a deeper level. We need something other than rationality, statistics, scientific thought ... we need something more, even, than what has passed for activism thus far. We must spark an epiphany, a worldwide flash of insight that renders our blind spots visible once and for all. This collective awakening begins the moment we look inward and ask ourselves: Am I caught inside a grand cognitive illusion? What is *real*?

I have always believed that hope is what keeps us going, when times are bad; hope that things will get better, sometimes by way of a miracle, sometimes by my own effort. But I can see that hope is part of the very system, part of the very fabric, of the structure of our culture. To believe in hope often means to dream of a miracle happening. Hope allows us to ignore the signs that our lifestyle is broken, that this culture is traveling down a road that can only end in disaster. Hope can paralyze us to the very action required to save ourselves, as we await Divine intervention. Hope requires that we stay on the same road that got us here.

I feel that we need to re-imagine our culture: to reconstruct, from the ground up, our modern lifestyle. There is so much that is wrong with our decision making, so much information about consequences that we ignore, so many corporations that we acquiesce to

(by accepting what we are told in advertising, by allowing them to control wealth that rightfully belongs to us), so many things we do knowing our actions are wrong or inappropriate (but convenient). To solve our issues and flourish as a species we have to remake our beliefs, restructure our lives, refocus our energies and tend to ourselves and our families and neighbors first. By concentrating on justice for all, including the poor all around the world, and adopting a sustainable, environmentally friendly level of materialism, we can thrive. But will a miracle happen to take us to this promised land? Will some government agency or corporate board decide one morning that laws or merchandise will lead the way to this new way of living? You know the answer is 'No!', and you understand in your heart that while possible, achieving this dream will require lots and lots of work by all of us. And where's the 'hope' in that?

If by 'hope' you mean that time will pass and things will inevitably change, that too puts the onus on some energy outside of yourself to accomplish great deeds. If by 'hope' you mean that you wish that others will do their share, I won't fault you there. I too, 'hope' that we all pitch in together on this; many hands make light work. But I am writing *Unfuck Our Future* to get some movement towards a sustainable future rolling and at some point, maybe soon if you've even read this far, I will wear out my welcome and you will turn away. So much for 'hope'.

The way around having to 'hope' is to see clearly the path to the future that we desire. Seeing the path informs us what is required to achieve our dream, and we have only to expend the energy required, and to apply diligence to our efforts, to ensure we reach the goal. This is why I repeatedly ask that we discuss the

future we want to see. I know that 'hope' will not bring us the answer we want. Let us dream the future we want. Let us craft a vision that is rooted in love for all living creatures and respect for the environment. Let us forge a culture and a lifestyle that rests on a foundation of justice and happiness for all. It is an ideal, but it is possible if we work together and work on ourselves. We don't need 'hope'.

When injustice becomes law, resistance becomes duty. Arise, nonviolently but insistently; general strikes, boycotts, protests, sit-ins, non-cooperation, takeovers. Voting is not the answer. Were we allowed to vote on sending our young men and women to guard poppy fields in Afghanistan? On Chevron getting the rights to the Iraqi oil fields? On the Keystone XL pipeline? Of course not; there is a reason we are embroiled in war after war, and it has nothing to do with freedom or security. It has to do with profit; and enough of us have to awaken to this fact and fight against this mindset so that we can turn this ship around.

Old words will change their meaning and new words will be created, all to reflect a changing of our consciousness away from domination and towards cooperation. The capitalist system cannot abide this real growth of awareness and rebellion. You cannot stand up to the system by yourself: get out of the way as much as you can or you will be robbed blind and end up as a steamrollered debt slave. Put your remaining wealth somewhere where no one can get their hands on it. And then lay low and try to ride it out, that perfect storm. The only way to outsmart it is to go where it can't touch you. Even if that's close to home.

Again we face a duality; one point of view holds that the .1%, like a runaway train, will not be stopped before we reach the end of the track. They hold more and more power and access and resources, they have their tentacles into nearly every aspect of life today. How do we survive? The other point of view holds that if enough people walk away from the King, the King will eventually fall. We hear talk about withdrawing from the system, starting new currencies, growing our own food, defaulting on our debts *on purpose*, not just because we have no money. Your participation enables the system. There are alternatives: find them, use them, share them with your neighbors, withdraw your support and resources and allow the system to wither away. Vote with your feet. Net worth does not equal self-worth. Will you choose to have *enough*, rather than having to be bigger than your neighbor? Will you choose the smaller carbon footprint, the relationship over the television, the raw food over the processed food product? Do you want enough for your grandchildren?

**How do you plan to live, now that
you know?**

I Wish You Enough

I wish you enough sun to keep your attitude bright no
matter how gray the day may appear.

I wish you enough rain to appreciate the sun even more.

I wish you enough happiness to keep your spirit alive
and everlasting.

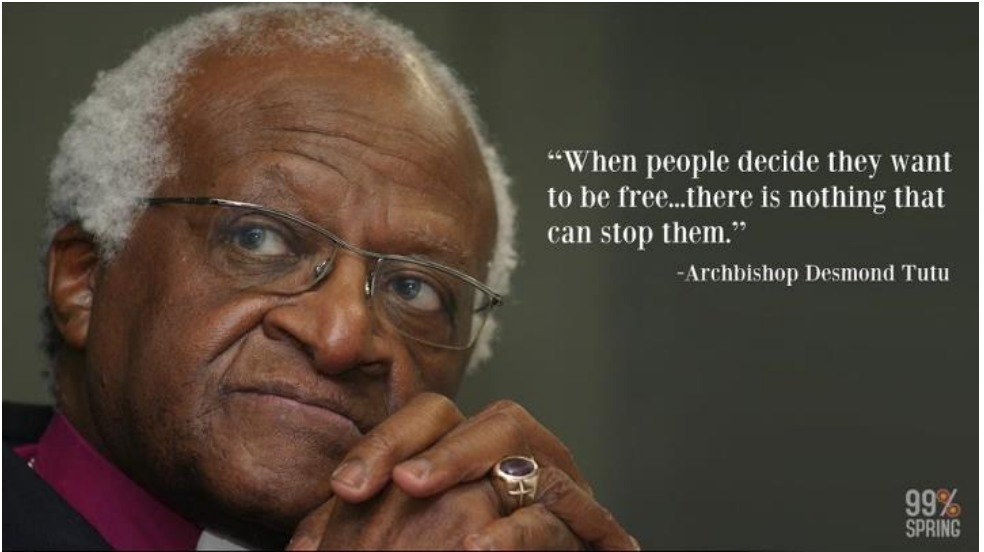
I wish you enough pain so that even the smallest of joys
in life may appear bigger.

I wish you enough gain to satisfy your wanting.

I wish you enough loss to appreciate all that you
possess.

I wish you enough hellos to get you through the final
good-bye.¹⁰²

¹⁰² Written by Bob Perks



“Within the scale of the life of the cosmos, a human life is no more than a tiny blip. Each one of us is a visitor to this planet, a guest, who has only a finite time to stay.

What greater folly could there be than to spend this short time lonely, unhappy, and in conflict with our fellow visitors? Far better, surely, to use our short time in pursuing a meaningful life, enriched by a sense of connection with and service toward others.

“I look forward to a day when children, as a result of integrating the principles of nonviolence and peaceful conflict resolution at school, will be more aware of their feelings and emotions and feel a greater sense of responsibility both toward themselves and toward the wider world. Wouldn't that be wonderful? To bring about this better world, therefore, let us all, old and young—not as members of this nation or that nation, not as members of this faith or that faith, but simply as individual members of this great human family of seven billion—strive together with vision, with courage, and with optimism. This is my humble plea.”

His Holiness The Dalai Lama

I've mentioned the words “revolt” and “rebellion” a few times in this book. You may have not thought much about the concept of *taking action to end* this “arrangement” we call capitalism. To be clear, while many talk about collapse as being the only way this society will awaken to the severity of our situation, or the only motivation to change that will be effective, a few of us are coming to believe we can consciously **choose revolt**, rather than passively awaiting collapse. Let me finish with a challenge from Lierre Keith:

“I just wish that beauty was enough to save our planet. Two hundred species are going to go extinct today, and another two hundred will go extinct tomorrow, and then another two hundred will go extinct the day after that. I am bewildered that environmentalists are no longer telling the truth. I’m going to quote Paul Kingsnorth here, “Today’s environmentalism is about saving civilization from the results of its own actions.” While this is not positively challenging, there is a political arrangement that has created this feeding frenzy of destruction. And yes, it’s called civilization. So the obvious question is “What is civilization?” It just means people living in cities. What *that* means is people needing more than the land can give. They’re living in too dense of a population; a great example of course, would be Manhattan. If you’re living on a tiny island, there is no way that is going to support two million people for the food, the water, the energy; they all come from somewhere else because the city has used up its own. So from that point forward, it doesn’t actually matter what lovely, peaceful, nonviolent values people might hold in their hearts, that society is now dependent on imperialism and genocide. No one willingly gives up their land, their water, their trees; but since the city has used up its own, it has to go out and get those from somewhere else. And that’s the last 10,000 years in [a few] sentences. So here’s the situation: 98% of the planet’s old growth forests are **gone**; 99% of the world’s prairies are **gone**; they’re simply **gone**. They’ve been eradicated. And that is the predictable endpoint of civilization, of human societies that take more

than the land can give. They survive by devouring landbases. Civilization is incompatible with life and we need to say that basic fact as loud as we can, as often as we can. It was a one-time blow-out and **it's over**, because the planet is now on the verge of complete bionic collapse. We can't have our planet and eat it too. I shouldn't have to say that: it should be obvious at this late stage in the game. But this is a culture of profound entitlement, and it is so profound that it doesn't even notice that it is turning the planet to dust. So for the earth to survive, that living arrangement called civilization is going to have to be stopped. We're going to have to stop the destruction; all of it: the oil, the coal, the clear-cuts, the dams, the entire industrial economy. Now this could be done using nonviolent direct action, but it would require sustained, committed blockades. Not symbolic blockades, not those blockades that make a point for a day, but blockades that make a decisive, material impact. We stop the trains carrying the coal and we could stop the tankers carrying the oil and the pipelines carrying the tar sands. If we love this planet, we stop them. And we also stop telling ourselves fairy tales about wind turbines and solar panels, and if you don't believe me, google "rare earth mining" and we'll get the pictures. It's every bit as horrifying as the tar sands and mountaintop removal. Now as an example I'd really like to reference the French labor strike that happened in 2010. The protestors blockaded the fuel depots, the oil refineries, and the major oil terminal in France. In three weeks, the whole economy was grinding to

a halt for lack of fuel, and the French strikers did what every military and every insurgency does: they interrupted the key piece of infrastructure, and in this case it was the energy infrastructure. They were well on their way to shutting down the entire economy, and they did it using nonviolence. And so it could be done. The real question is, "Why aren't we doing it?" And I hate that part of the answer is that we're the people who benefit from this repulsive arrangement of power. But some of us intend to start."

Bonus

As I mentioned, art has a unique role to play in unpacking our future. Here I offer a short story, a story that I sincerely hope we never see. Please enjoy!

Don't Thank Me

By Derek Joe Tennant

Don't thank me for writing my story; thank Mom and my cousin Andy. Thank Mom because she taught me my letters when so few people my age know how to read, and made sure that I had lots of books around. And thank Andy because he asked me to write our story. It was his last request before he died. I'd not have thought to write this without his asking.

I was born on the Spring Equinox, 2019. I've always hated sharing my birthday with the biggest holiday of the year. No one pays attention to me; there's too many other special activities taking place to celebrate the end of winter. Everyone else gets a day to themselves, a day of dancing and singing among the village people, but I share my special day with Mother Nature. It leaves me feeling ignored.

Andy is, or rather was, 2 years older than me. He was 17 when he died. We were as close as any two kids can be, brother and sister close. I will admit that the thought crossed my mind more than once that he and I would marry and have kids and live that happily-ever-after life I read about in Mom's books. Of course, it's hard to know how that world, now gone forever, could give me any hope of happily-ever-after today. But when Mom gave

me my introduction to a woman's world when my periods started the summer I was 11, she told me over and over that cousins should never have children. She didn't know all the details of why this was so, only insisting that the children would have a high risk of being born sick, and no one today needs or wants the extra burden of feeding another mouth that won't end up helping the family survive the winter. My heart was so hurt by what she said that I never tried to ask anyone else for details. I think she could tell, using her Mother's sensing, that I was already deeply, madly in love with Andy.

As we grew up, I would do my chores in the morning, Mom would teach me for an hour or so in the middle of the day, and then Andy and I would get to play for a few hours. Soon enough, it would be time to do evening chores and have dinner before it got dark. Many evenings would end with my Mom and Andy's Mom, Andy and I all gathered in the flickering light around the hearth while our Moms told us stories of their life before the Crash. Mom's favorite story was how a man, actually several men, *walked on the Moon*. I find that story hard to believe, although I believe that *she* believes it. I could almost recite it by heart, the way she told it, just not with the excitement and the obvious longing for those days to return that she had when she shared this fable around the fire.

My primary task, more important than all my other chores and responsibilities, is to replace the guttering candle on the Fire Altar every six hours, forever. It is actually Mom's task, given to her during a town meeting before I was old enough to go to meetings. But she's trying to prepare me to take her place when she dies, and now she just makes sure that I do the ritual. Not that she expects to die soon, but no one knows the future.

Mom has a photo album that she gets out on holidays, especially Winter Solstice. It has pictures of her parents and grandparents. She has no pictures of herself growing up; they were taken with digital cameras and we have no power to run the machines to be able to see them. She looks as old as people in the photos taken decades ago, in their 70s, even though she is only 47. Life is hard on us, now.

I feel the weight of the awesome responsibility of keeping the flame alive, both as a symbol of our determination to overcome the challenges of life in the 2030's and as a practical matter, since we don't have enough matches to light new fires every time we need one. This keeps me close to home all the time, as the Fire Altar is in a closet in our house. I've done the ritual so many times now I could do it in my sleep. I probably have, once or twice.

My other chores center around water, going to the river a dozen times in the morning to fetch water in buckets and fill our tank, and helping to fill the tank of two old folks who live on the other side of Burgundy Falls every evening. Mom will ask me to do other jobs, different every day of course, but fire and water are my daily companions. The chore I hate the most is shucking corn. My hands get all cramped, tired, and cut up. My arms and back ache. And I barely have time to get my other chores done, during the harvest, and certainly no time to play with Andy. Mom says we didn't used to grow much corn here; it was too far north and too cold. But with the climate changing, and the places where corn used to grow broiling and parched, now it is our primary crop that we use for food and trade.

Andy was being trained to trade in nearby towns, loading and unloading the truck, learning what the current barter value is of every bit of food we manage to

grow here (or find, like the berries ripening now), and remembering who trades without cheating us in each place our men go. He had a head for figures; it's too bad there are no more schools. He could have been a great businessman with just a little bit of math teachings. He comes back from these trips subdued, though. He talked, the few times I had been able to get him to open up about what the world is like beyond Burgundy Falls, about the struggles he saw everywhere. There are people ravaged with the skin cancers, their bodies a rash of bleeding sores in the weeks before they die. There are kids who haven't had a full meal their entire life, some with bellies swollen as if they were pregnant at the age of five. There are bodies lying beside the road, and Andy didn't know if they died of robbery or of disease, he just steered as clear of them as he could.

It was during one of our afternoon play times that we found it. We were half playing, half scavenging, in an abandoned house down near the river. Remember, only a few houses still have people living in them. Most of the people who lived in Burgundy Falls are dead or gone. Hurricane Michael destroyed New York City six months after I was born, its 75-foot storm surge flooding the lower floors of nearly every building. Mom doesn't know why some of the water stayed; she blames the rising sea level, but I think there must have been something else that caused it. The millions who managed to flee ahead of the 275 mph winds quickly found that living in the relocation camps was not good, and they began to disperse around the country. Mom says it was the straw that broke the camel, whatever that means. The food distribution system, needing trucks that used gasoline that had doubled in price every few years during the previous ten years, collapsed under the strain of feeding the American population. Roving and starving mobs,

often several thousands thick, moved around the countryside like the plague of locusts Mom has told me about from the Bible. Being just 70 miles north of the city, Burgundy Falls was quickly flooded with a storm surge of people, intent on taking food from wherever they could find it. The President (it's hard for me to grasp the idea that there was a government that could actually control a population the size of America before the Crash) declared martial law and put New York and several other states under curfew, but he didn't have enough troops to enforce these rules. During the chaos of that time, my Mother fled north into Canada with me, Andy and Andy's Mom. Many months later, after starvation and disease had decimated the U.S. population, we all returned to find that our house had burned to the ground. We took up residence in the home of a university professor, several streets over, and that was how we came to have such a fine library.

When a town goes from a population of 15,000 to fewer than 500, there are lots of homes and businesses to loot. The mobs that started the mess did a good job of taking what was immediately useful, flashlights and food, cash and gas, not to mention every drop of alcohol and every car that still ran. But what remains can still be useful, especially now that the power is gone. Mom tells me how easy life was when electricity lit our home all night long. Flick a switch, and light would come from the ceiling, or a machine would do the work of dozens of men. Need food? Jump in the electric car (at least my Mom had one of them, not a gas-using pollution maker) and drive to the corner store. People are pack rats by nature, Mom says, and that explains why there are items tucked in the back of drawers and on top shelf in the closet that haven't seen the light of day in decades. That's great for kids like Andy and me. We can find

treasures that had their heyday decades ago, yet are once again useful and impossible to make. When he pulled open a kitchen drawer and found the hand-powered meat grinder, he let out a whoop like he'd found an unopened set of six Coke cans. He'd been trading long enough to know that this was *really* valuable in lone. He told me how they (the men who trade) would have to be very careful with this item, deciding who they could trust to bid on it. A meat grinder is so precious they might be robbed of it right there in the largest market in all of what used to be the state of New York. I tried to ask him why we couldn't keep it, use it ourselves, but he would have nothing of it. "We're corn farmers now," he said, as if proud of it. Since corn grows best in New York now that the hot summers have moved so far north, we have changed what we eat and grow here. "We don't eat meat, much anyway, and we can get so much more by trading it." He seemed to feel it was already settled, no matter how often I tried to change his mind on our way home. He had no idea what special thing it would bring our little community; Mr. Hargreaves always seemed to find some precious and unexpected item to bring back from trade day. But Andy was sure of one thing, he would return with something no one else had managed to bring back. It is sad, how true this turned out to be.

Trade day was three days later, and as was the monthly routine, the men gathered our trade goods into what used to be the trailer part of a big truck. Given that it was too early for our corn harvest, it was barely a quarter filled by the time the men threw their gear into the back and shut the door. It was hitched to four of the town's 11 horses. They would camp along the way, taking about a day and a half to get to lone, and so there were several larger weapons packed among their

gear and each of the men had a gun visible on their belt. They would trade for a day and a half and take the same time returning. Today's crop was primarily blackberries and strawberries, both having come in earlier than ever this year (our eighth winter in a row without snow), but it is still early in their season so the crop is small. I waved at Andy as the men crossed the path I was taking to go to the river, not knowing this was his last trip to lone. He had a big smile as he waved back at me, hoping they'd bring something extra-special because of the grinder we'd found.

When the caravan returned, Andy was very ill. He had a fever, and periodic chills shook his body. He blew chunks anytime we tried to feed him, unable to keep anything in his stomach. He complained, when we could understand him, that his head hurt a lot. Everyone was baffled. In fact, it wasn't until a few weeks after he died that I found what I think was his illness in one of the medical books in the library at home: malaria. Most people don't believe me; they say malaria is a tropical disease. But you know what? New York *is* tropical in so many ways today. Is it so hard to believe that malaria is now another thing we have to worry about?

There's not much else to our story, Andy and me. He was more and more incoherent those last few days, as the fever took him over more and more. Everything we tried failed to stop the illness, and I could only watch as people came and went, offering advice or bringing old drugs from some medicine cabinet that no one knew anything about. We didn't give him much, just antibiotics that didn't work and fever reducing aspirin and such. Mom didn't want me near him, not knowing if what he had was contagious or not, but because he called for me, screamed for me, in one of his last lucid moments, I was allowed to hold a shirt over my mouth and enter his

room. "Tell others what has happened, tell them our story", he whispered to me. "I will miss you the most of anyone." I had no reply, my eyes full of tears and voice choked to hold back my sobs, and if Mom knew I lowered the shirt and kissed his lips as he closed his eyes for the last time, she would have died of fright.

Other books by Derek Joe Tennant include:

Walking Buddha's Path

Derek returns to Thailand to finalize a divorce from his Thai wife. She takes him to a police station instead, where she has bribed officers to put him in jail for 20 years for child molestation, an untrue charge. He tries to call for help and is beaten and severely injured.

A few days later he is placed in a prison outside Bangkok. Derek tries to find the benefit in every situation, and sees the opportunity to grow spiritually from this adversity. Each day he recalls what he has learned about one of the ten paramitas (virtues) of the Bodhisattva Path. He tries to put them into action, even within the confines of his prison life.

A friend from America, a neighbor from Thailand, and US Embassy staff try to locate the missing American. His relationship with Neung, a teenager tasked by the warden with caring for the American while he is imprisoned, deepens quickly before a crisis in Neung's life affects Derek in profound ways.

The spiritual teachings here are useful to any who follow them. *Walking Buddha's Path* is an introduction to a way of being that permeates everyday life and fills it with spiritual energy and delight. One doesn't have to be Buddhist to understand and benefit from this approach to life. These virtues help all who utilize them.

Breaking Trail

As our worldview changes, as our growth in consciousness brings new awareness that we are not separate from each other or our Universe, the old paradigm will be replaced by a new spirituality that recognizes this reality. Not a religion per se, this new spirituality will complement the consciousness that

recognizes our connection with all that is. It will guide us to find our purpose, our heart's goal, and to grow into this new paradigm of consciousness.

Breaking Trail is designed as a 43-day course presenting a spiritual topic each day that you give your attention to on a minute-by-minute basis. You may take each chapter a day at a time, or spend as long as you need with the ideas of one before moving onto the next. Search your heart for answers that are true for you, not what you think others want to hear. It may be helpful to journal about the questions being posed, or you may find that having a trusted partner who is open and willing to discuss these questions with you will help you clarify your thinking and feelings.

Breaking Trail asks that you manifest the change you want to see, that you be a role model, a change agent. New solutions to our problems are required, and that can only come from a new way of thinking and a new understanding of reality. In turn, this leads to a new paradigm, one that speaks to inclusion and awakening to Truth.

Breaking Trail challenges you to begin to sense your connection with all that is. It is filled with questions for you to explore, asking you to pay attention to your world and to awaken to your true nature. Please open your heart and enjoy the journey!

What Color Is Your Sky?

We dance with the Universe, our spirits free to touch the Earth and one another lightly and with loving attention. We learned that attempting to dominate and exploit others, that pushing against the Universe, triggers a fundamental law of physics: for every action, there is an equal reaction. If we want to avoid being slapped by the world, we must keep our touch light and

free. Can we blend our energies and begin to move together, rather than in competition?

In "*What Color Is Your Sky?*" we question some of the assumptions that underlie our current, modern, technological society. I offer some solutions as a way to open a discussion, a brainstorming session, an inquiry that hopefully will lead to changes that get us through these troubling times. There is abundant energy in our world for life and for love, if we can but share. Will we pull together in cooperation, or pull apart in conflict? We, the people must speak to this. Change will not come from outside, politicians and corporations will not instigate this change themselves. If we desire a world as we have just pictured it, it falls to us to speak up, to inspire our family and friends, and to begin to take the steps we can to bring it into existence. Change begins when we let go of the old to make room for the new. All around us now, today, the old ways of living are cracking and beginning to crumble. What new vision will succeed in oozing through the cracks and into manifestation? Can you add your voice to shaping our future?

2014

George Orwell wrote 1984 and focused upon Big Brother, government propaganda, surveillance and thought control as being responsible for creating a dysfunctional future. In 2014 we look again into the future, one where control is exerted through debt slavery as America copes with the aftereffects of economic disruptions following a solar flare. Winston Smith, in 2014, finds true love that he is forced to betray as he struggles against the machine of economic tyranny.

All of these books and more are available as free PDF downloads (donations appreciated) on Derek's website: www.derekjoetennant.net

Derek welcomes comments, questions, and suggestions. You may email him using derek@derekjoetennant.net

