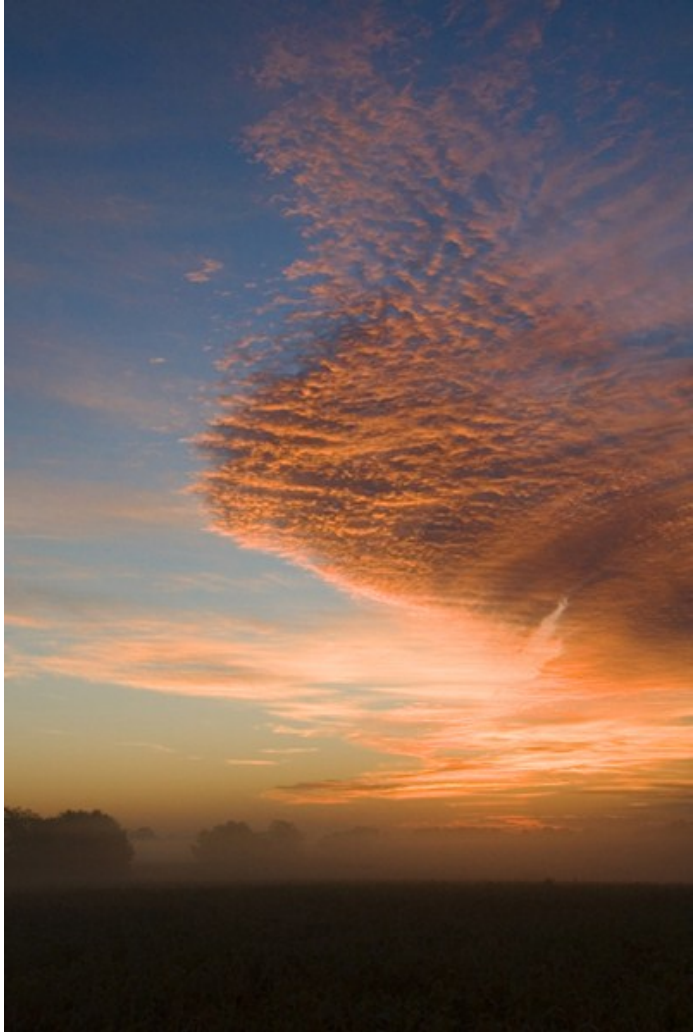


*What  
Color Is  
Your Sky?*

*How Our  
Assumptions  
Color Our World*

By Derek Joe Tennant



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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 dis-ease. 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](mailto:derek@derekjoetennant.net)

For my granddaughters, especially Panjarat  
(Thailand)

and Dana (America)

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# *Dream*

I had a dream last night. It spoke very clearly to me. I awoke knowing the concept of my next book, the one you hold in your hands now. It is a metaphor for where I am, for where we are, as we hurtle into the 21<sup>st</sup> century, seemingly bent on destroying our planet and civil society. Here's the pertinent part of the dream.

I am standing on the roof of a *huge* hotel. I am next to a wall about 2 meters (6 ½ feet) tall. The area where I am is barely wide enough to stand comfortably; looking over the edge, to the ground below, shows the building to be dozens of stories high. Lucky for me, I have enough room not to fall victim to vertigo when I look down. I grab hold of the top of the wall, and kicking my feet and pulling up, I peek over the top. The roof covers an area at least as large as 4 football fields, there is another, taller wall a dozen feet or so to my left, with an open doorway. A curtain hangs in the doorway, and I can't see inside the room. The rest of the roof is gray, a few makeshift huts and lean-tos dot the surface. I can see a few people, maybe 50 in all, but no one is very active. Many sit, a few wander aimlessly, none appear to be healthy or energetic. Their clothes are but



rag, one or two seem to have books they are reading, but most just stare vacantly into the distance, watching a few puffy, white clouds drift slowly across the afternoon sky. As wind caresses my face, I see the curtain in the doorway has blown to one side, allowing me a view inside the room. It looks like a control room, rows and rows of consoles, people sitting and quietly speaking into their headsets. Outside on the roof, one man closes the book he is reading, gets up, and wanders slowly towards me. Tall and yet not more than 150 pounds, his gaunt figure clearly demonstrates he has not been able to care for himself well lately. His long, untrimmed hair moves gently across his shoulders as the wind continues to blow. I'm not sure he has seen me, he's coming my direction, but not with purpose and not exactly to where I hang overlooking the wall.

As he nears, the curtain in the doorway is pushed aside, and a young lady walks out carrying several binders and folders in her arms. Striding with purpose, she moves quickly to pass to the side of the man who has approached. He jerks, as if startled from his reverie by her proximity, and looks at her. For the first time since I've noticed him, he appears animated, acting like he's just awakened. He raises his right hand, as if asking permission to speak in class, and clears his throat.

“Can I go in?” he asks.

“What color is your sky?” the young lady replies, pausing in her march across the rooftop.

The man looks around, first to the left then the right, a puzzled look on his face. I’m not sure if he understood the question or not, then he does indeed, look towards the sky.

“Why, blue, of course,” he says, but he doesn’t sound very sure of his answer.

“Go back to sleep,” she says, and she moves her left hand through the air, as if writing something on a blackboard. The man blinks a few times, and then lowers his eyes to the surface on which he stands. I can see a tear trickle down his cheek. He stands for just a few seconds, then turns and slowly shuffles away into the distance. I glance to my right and see the lady enter what I had taken to be a hut, near the wall. Looking back to the room on my left, the curtain once again hides what’s inside. I lower myself back to the ground, and realize that while I may be outside the dream, for indeed I know that the sky is not *only* blue, I am still outside of having any control over my world. The only question I have as I awaken from the dream is, how can I change my assumptions about the world, see the world in all its colors and textures, and live a vital life?

# *Introduction*

Think about this conversation, and see where your answer would be different. I say:

“What color is the sky?”

You answer, “Blue.”

“Are you sure, 100% sure, that the sky is blue?”

“Of course,” you say, pointing above your head. “Look for yourself.”

“Hold your hand up in front of your face.” I wait while you raise your arm. “What color is the sky between your nose and your hand?”

“That’s not sky, silly man, that’s air!”

“So what is sky? Isn’t it the air that’s above the ground? If this air isn’t part of the sky, what is it called?”

“Well, I know the sky is blue, but it takes more than a few feet of sky to make it blue.”

“Then why is there no blue in the sky when astronauts look down on the Earth, through all of the air?”

“Uh... because it’s only blue when you look a particular direction.”

There we are, at the crux of the matter. There are many assumptions we make about the world around us. Most of them were taught to us, some arose from our own experiences, and all are skewed by our particular point of view. It may have been as

innocent as, “Oh, look, child, at the beautiful blue sky!” We accept the statement at face value, without question, partly because when we look we do, indeed, see blue. And there’s nothing wrong, nothing that changes about our world or our happiness or our success, because the sky is only blue from a particular angle or context. This limiting belief causes us no heartache.

But other beliefs, also unquestioned, can affect our lives. We constantly, second-by-second, create our world by how we view it. Whether we tend towards love or hate, equanimity or anger, optimism or pessimism, our perspective and our beliefs determine what happens to us. *We see what we believe we will see.*

In America today, we live in a kind of trance: a dream world where reality is bad for business, and where the needs of business are more important than the needs of people. Normal today means:

- using immense amounts of electricity and oil
- living in suburbs requiring much driving
- consuming like there is no tomorrow, nor any future limits
- accepting that war, greed, poverty and racism are just *part of life* and cannot be overcome

- believing that as one person out of nearly 7 billion, I am powerless to instigate change within the global society

Normal, fortunately or unfortunately, will end. The age of cheap oil, which is intrinsically bound to every aspect of modern life, is actually a single act lasting but two hundred years in the play that is Man's life on Earth. The only real questions today are; when will it end, how will it end, and what will we do afterwards? Suburbs are dependent upon cheap oil to be viable, so as oil becomes expensive, they will no longer meet our needs. There are other challenges as well, including that there are not enough resources on the planet to allow us to forever consume and discard as we do now. The sooner we can shift our focus from materialism to relationship the easier our transition will be. The *good* life does not equal the *goods* life. As we deepen our connection with others and focus on what brings us happiness, we expose the lies perpetrated on us in the name of fear. We will see war and greed and racism as the tools of those who seek to exploit and dominate others, and we can rise above them. As we come to understand that our needs can be satisfactorily met with fewer resources, we also see that there is enough on the planet for all to share. Poverty arises from the sense of lack that leads many to

hoard; it is not inherent in life. Seeing how my own assumptions and perspective shape the world I perceive and participate in, I make a difference that can ripple around the world.

In societies long ago, young people endured a rite of passage to mark the transition from childhood into adulthood. The ritual forced them to confront mortality and the connectedness, the bigness, of nature. Pushing their way through the experience allowed them to see their place in the world and to take responsibility within that world. It is entirely possible that today, as our culture envelopes the entire globe for the first time, that Man's rite of passage involves how we respond to our climatic, economic, political and religious challenges. We see when disaster strikes that we have an inherent desire to help others. Can we open our hearts as never before, bringing compassion and treasure to bear to confront these huge problems?

In "*What Color Is Your Sky?*" we will look at some of the beliefs that comprise the American culture of the early 21<sup>st</sup> century, and try to question those that are leading us down the primrose path to annihilation. You may not hold to all of these assumptions, but you probably hold most of them. I know I certainly do. My goal is to help us see where beliefs may not be serving us, or mankind as

a whole, so that our culture can (thrive/survive)<sup>1</sup>. Questioning our assumptions is the quickest way to transform our consciousness and bring about the lifestyle we truly desire.

Are you happy with your American Dream? Your 21<sup>st</sup> century Western lifestyle? Wal-Mart, McDonald's, Hummers, "2 ½ Men", "Star Trek", Prozac and Viagra? Record-low voter turnout? If the ecosystems, economies, political systems, cultures, and religions of the world are toxic to animals, they will be toxic to all of Mankind eventually, too. This is not about guilt; it's a wake-up call, because we are all connected. Our culture is the result of priorities and choices we have made in the past; therefore, we can change by making different choices today. In many circles, it is politically incorrect to question the American (dream/lifestyle) or to warn of impending disaster due to (global warming/environmental damages/nuclear holocaust/economic collapse). But if we want to survive as a culture and as a species, can we begin to understand what brought us to this point in our evolution, and be willing to

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<sup>1</sup>Throughout this book, I will sometimes place portions of a sentence inside parenthesis to indicate you can choose how you might phrase the sentence if you were speaking. In part, this is to highlight how each of us can draw different conclusions about life because of our individual experiences and perspectives.

have an open dialogue about how we can change our current trajectory? The longer we wait, the farther, and harder, we will fall. Where we go is up to all of us. Please join in our discussion.



# *Only good boys and girls go to heaven*

Religion has always held a prominent position in our lives. The *organized* religions of today, that have existed less than 3,000 years, were preceded by indigenous belief systems that understood all life to be connected and (Mother Earth/Spirits/Some Being(s) Larger than Man) to be *in charge*. If you dig deep into today's spiritual teachings, you find this same message in nearly every one. As with any manifestation of power, however, it is a constant struggle to balance our inner, spiritual life with the political usefulness that religious authority confers on those within the church's hierarchy. Those who seek merely to dominate or exploit others can easily corrupt teachings that are grounded in an experience of life's mysteries. *Divide and Conquer* (in other words, define and increase Man's separation from God) is one of the easiest ways to accomplish these ends.

# We are but separate islands of consciousness afloat in a (good/evil) universe

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 mind, focuses on how 'I' am relating to that everything outside and trying desperately to be happy while staying safe. 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. Many of us are groomed for leadership positions, at work or within society, further perpetuating the myth that we can control anything. Most of us were 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 matter. 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. We are permeable. 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 formed billions of years ago during the death of a star and

later breathed by Jesus, or the Buddha. Our world is energy in circulation. Our bodies may seem to be individual and separate, but really we are just slightly different manifestations of the same Universal energy that makes up everything.

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 we 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 often feel no abiding connection with any higher power. We suffer when events happen that we believe are our fault, either by inaction or incorrect action. We suffer when events happen that we had no part of, that deprive us of people or things we cherish. None of these outcomes 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. Do you say, “Oh, fertilizer!” or “Oh, shit!”? We usually 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 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. Or I can celebrate and give

thanks that their energy has become part of me, has helped to 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.

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. Experiments repeatedly show that we see what we expect to see, and we have difficulty seeing anything that is new or unexpected<sup>2</sup>. Remember how the first European settlers arrived in the “Land of Plenty” in the 1600s, and promptly began to starve to death. Looking about them, they didn’t recognize the food that would save them, until local people began to teach them how to forage. Our minds process millions and millions of bits of data every moment, while using the energy of a 20-watt light bulb like the one inside your refrigerator. It’s no

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<sup>2</sup> In one famous video available on the Internet, groups of people pass a ball around a circle while someone in an ape costume passes through the group. Most people, tasked with counting the number of times the ball is passed, are so focused on their job they fail to see the ape, until it is pointed out to them.

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.

I offer you a story, one that may or may not be *true* in the sense that it is verifiable. But notice as you read it, how it feels within your heart. Listen to how your heart sings along, as if it *is* true. Allow it to open new vistas to explore, new opportunities to see the world through fresh eyes.

In this particular society, an African indigenous people, a person's life begins even before conception. A mother, heeding a call to birth a new soul, will leave the hustle and bustle of the village and meditate upon this call. She listens to hear the song of the child who wishes to be born. Once she has learned the song, she returns to the village and teaches the child's song to the man who will be the child's father. As the couple makes love to create the child, they sing the song together. Once the mother is pregnant, she begins to teach the song to the midwives who will help birth the child. They will sing throughout the birth process, welcoming the child with his or her very own song. After the child is born, the mother teaches the child's song to



everyone in the village. If the child is challenged, hurt or sad, anyone in the village can soothe them by singing the child's song. Eventually, as the person lays upon their deathbed, those attending them can sing the song for the final time, escorting the person out of the world the same way in which they entered it and completing the cycle of life.

Does this different way of viewing the world speak to your heart as it did mine? Are you just a teeny bit jealous, missing hearing your very own song?

This doesn't mean that we must learn to ignore emotions, quite the contrary, we can 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, give it its voice so that you can learn what it can contribute to your viewpoint. 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. We get (or see) more of what we focus on. 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. Allowing the feeling to be felt and recognized for what it is telling us, allows us to deal with the situation in a healthy manner, to put the feeling into our experience in a meaningful way. Repressing the feeling ensures it will pop up again at a less appropriate time, like squeezing a small balloon in your hand: the balloon pops out between your fingers or bursts; you can't compress it successfully.

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.

Quantum physics shows us that matter is just energy with potential, not something definite or 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, its 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 known to affect grows. There is even credible evidence today that awareness affects energy at the human scale<sup>3</sup>. We are beginning to understand that when we pluck at any string of life, the entire Web of Life resonates. If science tells us that awareness is crucial in existence, and religion tells us the same thing, can we begin to examine how our own awareness is affecting our life?

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

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<sup>3</sup> Interestingly, on the spectrum that spans from the smallest bits of matter to the largest, humans fall right in the middle.

species through extinction<sup>4</sup> as we would grieve the loss of a neighbor. We feel the sense of separation that permeates our culture, fueling a greed that allows the rich few 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. We assume we lack the power and resources to have effective influence in creating new policies and procedures, 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

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<sup>4</sup> We have only known of the idea of *extinction* for a few hundred years. It required the ability to pass down knowledge for several generations, knowledge that covered the entire globe, and the ability to see past the belief that a perfect God would never allow one of His creations to die out as if it was imperfect.

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 between our various networks, act with compassion and caring for people and species, 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, and 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 only truth and with love from your heart at all times. You give up the false sense of security you have always tried to maintain by keeping conversation superficial, but you will also 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 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 the two of 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.

## A new perspective: Unity

If I am separate, if there is me, and everything-else-not-me, then I can give

myself permission to use, alter, destroy, consume and manipulate everything outside of my small self. I struggle to maintain the illusion that I am in control, that I create what surrounds me. But if instead, I am part of everything-that-is, if there is *only ever one of us* in the room, I find it difficult to hurt myself.

“It’s impossible for people to work together”, is that what you say? We already have many examples of how cooperation feeds our collective lives; airline travel is one. Travel between nations across the globe relies on a shared purpose and goal, and an ability to communicate both general needs (trade and security, for example) and details (landing patterns, current weather conditions, time zones, supplies and schedules). Travel fosters freedom and aids business, and enhances our wellbeing by allowing us to establish and deepen personal relationships around the world. It works because we, the entire global community, agree that we want it to. Nature depends upon cooperation to increase complexity. The classic example of several blind men touching various parts of an elephant illustrates this concept well. The diversity of information these men can contribute to each other allows the group to achieve greater understanding about the true nature of the elephant. Individually, they have a very limited perspective, I feel a trunk here,

you feel a leg there, someone understands the tail, etc. Putting all the information together, celebrating their diversity and cooperating with each other, they begin to grasp the complex being that stands before them. If they were instead to kill one another, their understanding would remain narrow and incomplete. Diversity confers resilience, survivability and strength. It is when we limit diversity that we require pesticides to ensure the growth of our crops, for example. A diverse field of crops will not collapse with the onset of one problem, a monoculture will. And as the farm goes, so goes the farmer and ultimately, society.

To foster the cooperation that will help us grow into a perspective of unity we can look to nature. The web of life that surrounds us teaches us many lessons:

- any level of Nature builds on the smaller level that precedes it, and that smaller level is incorporated into all the levels that follow it. From atom to molecule to compound to organism to family to neighborhood to nation to planet to solar system to universe, each level mirrors the others. When many levels align, we celebrate resonance. Atoms are mostly space, whirling around the nucleus, just as our planet moves through a mostly empty solar system and that solar system rotates inside a mostly empty universe. It is only at



the level of our material world, where the bonds between molecules can be so strong that steel, water, or even skin appear to present a *solid* surface, that these similarities are not readily apparent.

- everything we see outside of ourselves is a reflection of our inner world: when I notice the stillness of a flower, I touch the stillness that already exists inside of me.
- we can only see limited portions of the energy spectrum. Scientists agree that we cannot see the majority of the energy in the Universe, today they call it *dark matter* and *dark energy*, belying the fact that we exist immersed in an energy soup. If using energy is what makes us *alive*, then the universe itself is alive, as well as our planet and our neighborhood. In nature, matter recycles, but energy continues. If we live in energy, or as energy made manifest, then what we call death is only moving into a different manifestation of that energy.
- we ourselves are *super organisms*, comprised of trillions of cells that work together in most cases, and occasionally, at cross-purposes. Scientists have recently realized that most of the cells in our bodies are not part of our bodies; rather they live within the environment of our bodies. Note what happens to our bodies when the life living within us stops living off the surplus and begins to eat into our finite resources...

eventually we die. What happens when we extrapolate that knowledge into our larger Earth environment?

- God did not make the Earth and then later insert humans. All life on Earth is the result of more than 13 billion years of evolution. The salmon that tries to jump dams in its return to its birthplace is just as much the end product of eons of change as Mankind, water, or trees. We are all life, to be respected and supported, not a *resource* to be hoarded, exploited or destroyed<sup>5</sup>.

Can we learn from other cultures or lifestyles, and become open and receptive to new, more spiritual, ways of being? Witness the Muslim call to prayer, 5 times a day, during which every follower stops whatever he or she is doing in order to connect with their spiritual source. They demonstrate the importance of their beliefs by setting aside worldly concerns. They affirm that no matter what may be occupying their small self, it is not as important as reconnecting with their larger Self. They prove that Spirit is *what I am*, not *what I do*.

Can we find our passion, our unique contribution, the actions and feelings that

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<sup>5</sup> In a similar light, we are not Democrat or Republican, American or French, engineer or cook; we are the next step in the growing and changing Universe that appears to be starting to see itself.

*light us up?* Watch for situations where you feel alive, full of energy, bursting with eagerness, when time flies by because you are so lost into the *flow*. These are the moments when you are most connected and living from your larger Self. How can you manage to focus more of your life into these moments, every day?

Can we leave no gift within us, ungifted to the world? Imagine the change we could birth in this world when we become available to a new paradigm; one that oozes from within us, that seeps from our heart to flood a decaying and dying worldview with new possibilities!

## Everything evolves, *except* religion

As our understanding of the history of the universe increases, we see an ever-changing, constantly evolving trend towards greater awareness, creativity and complexity. There was an initial *Big Bang* that started the whole thing. Hydrogen was the only element, and it clumped together and formed stars. As these stars grew, and eventually died, they created the other elements necessary for life: oxygen, carbon, nitrogen, and calcium to name a few. If not for the death of stars before our own Sun

was formed, there could be no life on Earth today. Then about 9 billion years later, there was the beginning of something new on Earth, a second Big Bang: life. After another 4 billion years or so, and barely 50,000 years ago, man ushered into existence *creativity*, arguably a third Big Bang. For the last several thousand years, Man has become more and more aware of the universe around him, and his place within it. The Buddha, 2500 years ago, was one of the first to articulate the idea that our sense of *individual self* was wrong, that each person is actually connected to the universal energy that permeates everything, that underlies all reality. He offered the notion that once we connect with that part of ourselves, once we acknowledge that we are but one aspect of All-That-Is, we become blissful, we touch eternity and perfection, we become *enlightened*.

Understand, please, the harshness of life even as recently as 200 or 300 years ago. No individual, save a very few philosophers or kings, had the luxury to spend any time thinking about this. If you were lucky, you could draw on the work of those within your neighborhood, a small 20 or 30-mile radius, for your food. If it wasn't grown or slaughtered nearby, there was no transportation system that could bring it to you reliably. Some lived close to caravan or

trade routes, and had small and relatively expensive portions of foods, goods or spices available from time to time at market, but on the whole, if you didn't grow it or catch it, you didn't eat it. Your day-to-day living focused on your next meal, and how to pay the tax to the local power structure so that you could continue to live. Personal security was never far from your thoughts; life was brutal, to be frank. Few lived beyond what we now call middle age. Even today, nearly half of our world's population faces this same daily struggle. The promise offered by the Buddha, of bliss and escape from the harsh reality of what passed for life on Earth, was sufficient to get many to try to emulate what the Buddha embodied.

Another enlightened being, Jesus of Nazareth, presented a different perspective of what was (probably) the same vision. Focusing on love for God, love for one's neighbors, love for oneself, and service to others flowing from this love, he offered a vision of heaven where life was beautiful and the problems of earthly existence dissolved away. He understood the same oneness as the Buddha; he expressed it differently because of the culture in which he lived at the time he preached. He didn't *know how* to perform miracles: to turn water into wine, to walk on water, to heal the sick or raise the dead. But he grasped that if he surrendered

control to the universal energy, allowed the creativity of God to flow through him, and acted as a channel for Spirit, then miracles would happen. He saw only the perfection that is the core of every person's being, refusing to see dis-ease. He preached that foremost, we must love God, and secondarily, we must love our neighbors as we love ourselves. People become enlightened, even if only for a moment, when they can open to Spirit in this way.

Less so in Buddhism, more so in Christianity, the ideas professed by these two awakened men have been corrupted through the succeeding two millennia by a few who use religion as a means to control the population. Please note, that when these religions were formed, mankind was 1500 years away (or more) from truly knowing:

- that the Earth is round
- that scientific and spiritual *inquiry* might lead to a greater understanding of reality
- that communication could be more than an oral story handed down through the generations or a hand-copied book written in a language understood by a few thousand people at best
- that evil spirits are not the cause of disease or illness

- that (change/evolution) is part of our human experience

Jump to today. A few people are coming to realize that the enlightenment as depicted through the ages is not the end game, not the goal of existence. If we step back and look at the history of the universe and of life as I have crudely sketched it here, we see an evolution, a progression of steps that lead to more and more awareness of the true nature of reality. The problem with enlightenment as depicted by the Buddha as eternal bliss and relief from suffering, and eternal life as expressed by Jesus as heaven, is that both concepts are the end product. In other words, if your worldview is that this (reality/life) is broken and cannot be fixed, then of course escape to heaven makes sense as your only way to feel happiness and safety. Seen in this context, *original sin* lays the groundwork for the idea that reward will come later, not in this lifetime, and *this* harsh reality is excused and cannot be changed. Heaven becomes the gold watch you get when you retire from this life. But if you believe in the possibility that spirituality evolves much like biology and culture, then there is hope to create heaven right here, right now.

Also, in this fixed and firm conception of heaven being beyond this life, there is no development of what comes after you are

enlightened or once you have gone to heaven, other than eternal perfection. Nothing wrong with that, eh? But is it reasonable to think that awareness would blossom, evolving for billions of years, becoming more and more complex, creative and aware, only to stop at enlightenment? Imagine if we use enlightenment as a tool, if we awaken to an awareness of true reality, and allow creativity to generate new ideas, allow the universal energy to grow and change in ways we can't even dream of today. Our entire way of interacting with others, with Nature and with God would be different. There is no end to the ways the universe could evolve, could expand, could develop to support us. Indeed, can we acknowledge that Earth, too, is evolving? This idea of evolutionary spirituality, or conscious evolution, is being offered up by several teachers today, as a way to begin to the discussion that may lead to a wholly different way of seeing our world. We each pay lip service to this idea when we talk of climate change, without recognizing that change is evolution. As the Earth evolves, can we direct our own evolution to best fit into Nature's new paradigm?

It is a bold idea that Man could participate in *conscious* evolution. The theory of evolution as it relates to life is barely 150 years old, and the original thesis pushed into



public awareness upon the publication of “*On the Origin of Species*” by Charles Darwin is demonstrably flawed in many ways. Yet the core tenet, that through change life becomes different, has become part of our own cultural landscape. I am a Boomer, born in the mid-1950s, and so I remember when ideas such as plate tectonics and the meteor that caused mass extinctions of dinosaurs 65 million years ago were introduced to great ridicule. I stayed up past my bedtime to watch the first footsteps on the Moon in 1969. I joined anti-Vietnam war protests, attempting to transform the moral landscape of the world. I remember 9 cent per gallon gas. I have also seen the rate of change accelerate, due in part to the world’s rapid population and technological growth that allows for increased specialization in people’s work and in research. It has been said recently that by the time a student graduates from their first four years at college, half of what they learned their first year is already outdated or obsolete<sup>6</sup>. But the longer we study change

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<sup>6</sup> Note to educators: can we move away from teaching using rote learning and memorization and instead teach research, communication and critical thinking skills? And note to business: it is becoming less and less important what a job applicant *has memorized* in school, and more important how easily they adapt to changing circumstances. This makes our current educational degree paradigm increasingly irrelevant.

and evolution itself, the closer we come to being able to identify its path, and tools we can use to alter that path. Currently the discussion centers on Mankind's spiritual life, and posits that the energy that underlies the Universe is becoming aware of itself through Man's observation of it. If this is true, can we develop practices and perspectives that encourage the growth of our collective consciousness; that alter our view of reality in ways that enhance our well-being in all ways: physical, mental, spiritual and natural?

Our current paradigm separates science and religion, economics and ecology, and limits our ability to arrive at solutions that work for all people. Is it possible to blend a belief about the true nature of our inner world (religion) with the rigor and testing and proof that science offers regarding our exterior world? How would we be different, if instead of accepting without question the beliefs of people from 2000 years ago, we tried to explain our spiritual nature using our modern understanding of reality? We have much to learn about Nature, and Spirit, to be sure. But can we create a structure that leads us to touch our inner guidance, our connection with our God within, and allows room for greater understanding of our universe to better inform our actions? Can we blend science and religion? Can we create an economy that respects Nature, which leaves

behind millennia of domination and exploitation, in favor of abetting life rather than taking it?

Don Beck describes one new perspective in the book "*Spiral Dynamics*". Developing the ideas of Claire 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. Life consists of a daily struggle to find food, water and shelter, and he is surrounded by enemies. The strongest person rules, often brutally. He is impulsive; "Life is all about me!" is a common belief. 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 new. But this worldview, like every one before it, has certain pathologies or problems inherent within it that make it unsustainable. 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.

Next, he may move into a **modern** point of view, a scientific and materialistic view of the world, a perspective that has not been

available except 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. 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. The modern pathologies include greed, poverty, and pollution. Recognizing these problems leads a person to become **post-modern**, 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. The post-modern 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 percentage<sup>7</sup> of people in the developed

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<sup>7</sup> In America, about 30% of the population is at the early, fundamental level, 50% 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.

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 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 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 reaction, acting only out of habit without thought, and to make those choices in 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, 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.

Ken Wilber, through numerous books and lectures, has developed a different model<sup>8</sup> to help guide decision-making while problem

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<sup>8</sup> All Quadrants, All Lines (AQAL) is the term he uses to describe this model.

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:

|  | Internal<br>(ego centered)                       | External<br>(community centered)                     |
|--|--|--|
| Subjective<br>(emotional,<br>feelings based) | Is the person afraid to go to the dentist?       | Does the community place value on having good teeth? |
| Objective<br>(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 whom we truly are and renounce our ability to tap the Field of energy that comprises reality as we see it 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 similes<sup>9</sup>, he describes how the

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<sup>9</sup> 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

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 awaken<sup>10</sup>, that new consciousness will find ways to transcend the problems we see today.

These ideas and tools 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

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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.

<sup>10</sup> The magic number seems to be about 10%. Only about 10% of the American population was at 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.

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. 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? 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 our crop. 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 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*.

So, what are you? For one thing, you are connected to Spirit or to God, or whatever name you choose to place on the universal energy field that underlies all of reality. If you go deep within yourself, peeling away layer after layer of awareness, ego and structure, eventually you come to a place, many people sense it is within their heart, where you and I are the same. Not identical, but a small part of the One that is All. We are just a manifestation of that energy. That energy appears to want to see itself, and so we have been created to give it eyes.

Let me tell you a brief story about a current, awakened teacher. Eckhart Tolle<sup>11</sup> at one point not long ago was terribly depressed. He reached a point where he became suicidal. He thought to himself, "I can't live with me anymore". Then it dawned on him; "There must be two of me, one who can't be lived with, and one who can't stand to live with me." This was his moment of enlightenment. The one who can't stand "to live with me" is what many in this world call *The Witness*. It is Spirit watching everything

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<sup>11</sup> author of 'A New Earth' which speaks in depth about living in the Now

that goes on through our eyes and other senses. As your ego throws thoughts upon the screen of your mind, there is a part of you that watches, always silent, it just watches. Meditation is about quieting the ego's chatter, stepping away from the sense that the ego is all there is to *me*, and touching the awareness that is The Witness. This is our direct communication link to all that is, to God or the Divine.

This is the crux of the matter, because if you touch God, if you surrender your will and control to God in each moment and allow God to tell you what to do next, you will always do what is perfect for the moment. God is already perfect and can't tell you anything else. You will perform miracles, if that is what God wants. Let me ask, would you rather have the future that your ego plans out for you, or one that God plans for you? Many people react to this question vehemently, demanding that they be allowed *free will*. What is free will, but a perspective that only exists in one who is separate from the whole? And a word of warning, unless you cultivate your connection to God through regular practice, you can easily hear the voice of your ego and think you are listening to God. Destiny is not the endpoint that follows a predetermined series of choices, steps or events. Destiny is the path created

as each choice or step is taken along the way.

If you are like most people today, you are constantly preoccupied with thoughts of the future and the past. Welcome to the world of the ego. I am trying to convey the notion that you are not that ego, that you are something far greater: a channel that allows God to manifest in this world. Once we can touch that space, once we know without doubt that surrendering our control to Spirit is the goal of our existence, we can enter that blissful state as needed. We can use the ego to its best advantage, without believing that it defines who we are. And we live in this moment, watching the leaf that waves on the tree as we pass by (there is God saying, "Pay attention to this moment!"), feeling love for the universe, giving as we can to those around us, acting as an agent of evolution by ushering in this new awareness of the truth of our existence.

I advocate what has been termed the *Direct Path* to God, meaning that no intermediary is required for you to know God. A new human, connected to their heart and the whole of life, emerges. Not a religion, not a church, just a merging and an emerging of *people of Earth*. It is not my intention to criticize or ridicule your particular beliefs. Instead I ask that you question them yourself. What I do want to stress, however,

is that no matter what spiritual beliefs you hold, *now is the time to practice them*. If you include your spiritual beliefs in every minute throughout the day, it loses the feeling of *religion* and just becomes integral to your *being*. At their core, all religions, including most indigenous belief systems, teach the same essential message concerning our connection with the Divine. God, and Mankind, needs you to show up, every minute, as your authentic, unique self, *role modeling your connection to God*. We can bear no less, in these troubling times.

As I have worked in close contact with refugees from Burma, with internally displaced persons (IDPs) in Haiti and the U.S., lived in Thailand for months at a time over nearly a decade and vacationed in more than 2 dozen countries, I have come to realize one vital truth about Mankind: *we all want the same thing from life; we want love and we want to love, to love our family and our friends, and to see them prosper.*

Everything else is, as the saying goes, just details. How can understanding this concept inform your decisions and lead to actions that sustain life rather than impose on it? What do you think is happening in the world today? How can we encourage everyone to participate in our society? Do we choose life, or do we choose material goods? Do we choose money, or do we choose people? Do



we solve problems with violence, or do we solve problems with love?  
How are you feeling moved to do something to help, right now?

## Money: I Need It

Money is the root of all evil, as the saying goes. Turns out, that saying carries a whole lot of truth! As Man began to organize tribes into larger social structures like towns and villages, barter was the initial economic system. Eventually, however, barter became cumbersome. As more and more people performed specialized work, work that benefited the community but also prevented the worker from being able to grow, hunt or gather his own food, money was created as a way to trade work and energy for goods. Money is ultimately worth only what we agree it is worth; it has no inherent value other than the medium that is used to transport it. If I burn a US\$100 bill, I have only destroyed the material that makes up the bill itself. It is only because we attach a value to the particular pattern of the ink that lay on that material, that we believe I have destroyed anything more than a few fibers and some ink.

But seen from a different perspective, money is just a tool that we use to express the beauty, bounty and great fullness of life.

It is how we convey energy into the universe around us. As you spread your money around, you are investing in the world and demonstrating your core values. Your money is one way to express to the world what's important to you. Ask yourself, "What does my spending say about me? What do I value when I spend my money? Am I spending my money in ways that affirm or deny what my heart believes? Is this demonstrating my highest conception of who I am, the person I want to be?" Your use of money -- how you make it, save it, spend it and give it -- defines you.

## Scarcity

So why do we spend so much of our time, energy, focus, self-worth and awareness on money? We have constructed a culture that depends on money to provide for our needs, despite the age-old adage that "Money can't buy happiness". We ask ourselves, "Without money, how could we survive?" Since the Industrial Revolution and the discovery of cheap oil allowed us to harness power beyond what could be provided by a few animals or our own muscles<sup>12</sup>, our ability to

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<sup>12</sup> A large tractor-trailer can haul 80,000 pounds up a slight one-mile incline, in 5 minutes. It would take one man 800 roundtrips, carrying 100 pounds on each

acquire *stuff* has grown exponentially with each recent generation. Today, our American appetite for consuming exceeds the ability of the planet to support us. We value stuff over relationship. We live to work so we can acquire more stuff. Our stuff owns us, in that our stuff defines what we can and cannot do in order to maintain it and get more of it. We not only have been taught this is the *best* way to live; we assume it just might be the *only* way to live.

Our indoctrination into economic concepts begins at an early age. One concept is that there is not enough for everyone, and that I must struggle to get what I deserve; otherwise someone else is waiting to take my share. You may have started to learn this lesson when you asked for a toy that had been advertised on TV, only to be told that the store had sold out of it and you couldn't have it. Or you may have been told that your parents didn't have "enough money" (at 5 years old, you can be forgiven for not really understanding what Mom meant when she said that to you!). Another classic example is the child's game of musical chairs.

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trip, to move that same amount. At 10 roundtrips (or 20 miles) per day, it would take him 80 days to move 80,000 pounds. It is this increase in work available, 5 minutes vs. 80 days that has allowed our population and society to grow so rapidly in recent decades. When oil is gone, will we regret today's waste?

Remember the first time you played? You didn't really understand how this game worked, and the first time the music stopped you were rather timid in claiming a chair. But it didn't take long before you were fighting, kicking and clawing your way onto a seat, and praying to yourself that someone else would be the one to suffer from the lack of a chair. Situations like these teach us we (can/must) do nearly anything necessary to avoid suffering from scarcity.

When we look closely at our thoughts, we see that many of our thoughts are about scarcity: "I don't have enough..."

- Time
- Love
- Vacation
- Work
- People in my life
- Quality relationships with the people in my life
- Food
- Sleep

We awaken, and think, "I didn't get enough sleep, and oh, I don't have enough time, I have to get going or I'll be late." We rush through the day, trying to get more, and then our last thought at night is "I didn't get enough done today." We admire others who seem to accomplish more than we do, saying to them, "You are so busy, how do you find time to get so much done?" We are

so often focused on what we don't have, instead of what we already enjoy. In our modern, production-driven society, we think that *busy* = *effective*. This is not necessarily true. In a purpose-driven society, *effective* = *healthy systems*. Healthy systems are the result when we focus on our ideals for our goals, not on getting more stuff, and let our heart-filled compass point us to the future.

One tool for overcoming this sense of lack is to become appreciative of what does enter our lives. Sending up a prayer of thanks, noting our feelings of gratitude when something comes to us; be it money, help, or relationship, or journaling at night about the wonderful things that we came across during the day, are ways to begin to focus on what we have, moving our thoughts away from lack.

A big problem that arises from this feeling of scarcity is that this mindset allows us to feel that we are allowed to do anything to get our share, and not be left out. We can lie, cheat or steal, if that is what is required to overcome our feeling of lack. We can see that meeting our personal needs results in pollution or oppression and yet we ignore these problems so that we continue to get what we believe is *our share*. Scarcity leads us to feel, "*I am not enough*" and this is the root of many of our serious illnesses in this society. We equate our sense of self-worth

with what we have, both in the quality and the quantity of our stuff. We trade in our vehicles every few years for the newest model that best represents our current level of success, one that conveys how evolved we are, how sexy we are, how sleek and useful we are. We *trade up* our home, even when we have no need for a larger building with more bedrooms. The average size of an American home has doubled in just the last 40 years, unlike our bodies or our family size. This notion that what I feel equates with what “I am” is also apparent in our language. I say, “I am hungry” and after I eat, often more than I need to eat, I say, “I am full”. Taken literally, these statements are not true. In contrast, in the French language, I would say, “I have hunger”, and after eating, “I no longer have hunger”. This is a much more accurate way to speak of our needs.

We often tell ourselves that this new gadget will bring us more time to do what we truly want to do. And yet, Americans now work more hours every year than people in nearly any other nation. And despite working more, and making more money than nearly everyone, Americans have a larger outstanding debt than anyone else. Even after laws are passed banning the use of cell phones while driving, incidents abound in which people are multi-tasking at the wheel of their vehicle; texting, talking, applying

make-up, even watching movies or surfing the Internet. Do we feel that time is so scarce, despite all our laborsaving devices, that we willingly risk our safety as well as the safety of others? Are we unconscious in our daily lives, not seeing the danger of doing too much? Are we just ignorant, blindly following the urgings of advertising and peers, or are we just unwilling to say “No!” to unreasonable demands on our time? It is unfortunate, but despite being able to tell us so much about our world, Science has been unable to tell us exactly how much is *enough*. Nor can it tell us much about freedom, compassion, equality, opportunity or love. We are left to make these decisions, to come to greater understanding about these qualities of our lives, on our own. No matter the excuse, we have drifted far from what nourishes us, what connects us to others. And the primary driver of this alienation is our feeling of scarcity.

Certainly the messages we receive from corporate America bear part of the blame. We are bombarded with ads that tell us that without more we are not enough. Even if you understand this, you still feel embarrassed that you *don't want* more. Besides the advertising we see on TV (there's now more advertising than programming on network broadcasts, not to mention the subliminal advertising within the programming from

product placement), or on nearly every Internet website we visit, or in 98% of the email in our inbox; we continue to cut down trees and pollute our environment so that we can receive the 70 billion catalogs and the countless advertising flyers and solicitations that were mailed in 2005. It's no wonder we fall prey to the idea that we need more stuff.

Look at the growth of the storage industry: we're building little houses for our stuff, *not for people who don't have homes*. Studies recently have shown that in many cases, among our long-term homeless people around the nation, the cost of their medical care, borne entirely by taxpayers, and the costs of feeding and housing them in emergency shelters, can exceed US\$1 million each year for a single person. A bout with chronic pneumonia or liver disease is often the result of living on the streets. We could house these people and provide health insurance for them much more cost-effectively than picking up the tab once street life has taken its toll, yet we put our funds to work storing the stuff that doesn't fit into our (larger than 40 years ago) homes.

We have stepped away from seeking inner riches, in favor of sucking resources from the land and the people around us, in order to have more stuff. We forget the most basic value we hold deep within our hearts, that of love for those around us and love for God.



We don't lie on our deathbed and express regrets that we didn't get that Ferrari, we regret not spending more quality time with our family, we regret not having that deep conversation and connecting with one another, we regret chances not taken for adventure, and for love.

Alongside all of the moral issues related to our inner world, can we take into account the harm from pollution and the abuse of laborers during the manufacturing process that makes our stuff? More people (United Nations figures say 30 million) are slaves today than at *any other time* in recorded history. Unable to walk away from jobs that pay nothing<sup>13</sup> for ones that actually pay a living wage, unable to work under safe conditions or to demand protections, the work these modern day slaves provide allows us to buy our stuff very cheaply. Key reasons out-sourcing is prized by American corporations are both the lack of environmental and worker safety regulations and the ability to hide debt-bondage

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<sup>13</sup> Debt bondage, where the worker is paying off a debt of some kind, like the food bill at the company store, renting the company-supplied home, or covering expenses of immigration, is insidious. Not infrequently, these debts are passed onto future generations and continue to grow larger despite the work provided by the "borrower".

relationships deep within the supply chain, out of sight of the American consumer.

The relegation of so much of the planet's finite resources to American landfills is indefensible, and the Earth cannot support other nations, China and India in particular, living an identical lifestyle. This puts us in the difficult role of trying to change our behavior while at the same time, telling others they can't emulate us.

Enduring the pain felt following the events of September 11, 2001, what was the prime message delivered to us by our government? "Go shopping, continue to consume," we were famously told by our President. Again, we were directed to seek solace in stuff, rather than by turning within and finding what is most important in our life. It's no wonder, after all of these messages encouraging us to consume, that we find our solace in material goods. We constantly worry that we are not acquiring enough, and what we already have doesn't assuage our fears and insecurities. In other words, we know that stuff is not the answer, but we don't ask what is. There are people in this world who truly don't have enough. We are not those people.

Ask yourself, "Where am I caught by *there's not enough*?" It may be in a belief that, "I don't have:

- enough money for bills

- enough money for vacation or other adventures I wish to have
- enough time to write or to play
- enough self-discipline to (pray/meditate) as “I think I should”
- enough time for exercise
- enough emotional release
- enough understanding of where I am stuck
- enough willpower to be able to lose weight
- enough love in my life

When we are caught in this web of *not enough*, we often get frantic, trying to do more and more in order to somehow do enough. Here is a story that addresses this:

There was a contest between two men, to see who could cut down the most trees with a saw in 24 hours. The first man, determined to win, set to work as the contest began, and diligently and continuously worked his saw and cut trees. The second man, after about an hour of work, stopped to rest and sharpen his saw. The first man, seeing this, redoubled his efforts, taking advantage of the other man not working, and quickly gained the lead. As the day progressed, the second man continued to take breaks and to sharpen his saw, and though

he was cutting trees for fewer minutes, he began to overcome the lead the first man had gained early in the contest. The first man, seeing this, became more and more desperate, but refused to stop even for a moment. After the contest had ended, with the second man winning, the exhausted loser asked incredulously about how the other man had won, having taken so many breaks. “It’s important that you rest and sharpen your saw”, he replied.

This story points out a very important truth: we must take time to be still, to rest, to sharpen our saw, if we are to have the energy and tools we need to be effective. With this in mind, consider taking a day each week to unplug from the electronic world that drives so many of us to distraction: refuse to check email, leave the TV off, don’t surf the Internet or use Instant Messaging, and even refrain from answering the phone. It is surprising how much time and energy these tools of modern living take from us without our realizing what is happening. Taking this break opens us to reconnect with what feeds us: a walk in the park, time at the beach or in the mountains, or even some quality time in our garden or visiting with friends and family. Eventually, you can expand this notion of a Sabbath, or a day of rest, to include

spending the day without using electricity or oil.

Other useful questions may be, “How do my beliefs impact my behavior, my way of being?” and “Where do I have more than I need?” and “How have these beliefs led me to be stuck, or to be cruel to another person?” After examining your beliefs, remember that it is important to release the pain, the difficulty, from within your heart. Feel yourself letting go, letting these problems float away. Forgive yourself for any real or imagined hurts or slights, for any actions you did that created pain or suffering in others, release resentments, forgive anyone who might have hurt you. We all have been acting in unconscious, hurtful ways. It’s time to move on, to evolve our awareness, to wake up and react in authentic ways.

## I own it.

As we age, this idea that there is not enough matures into feelings of ownership and entitlement. We do not *own* land. Within our culture, it can 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 mortgage(s); the

*bank* (or someone in Denmark, or China, or some combination of people in 33 countries scattered around the globe) owns our home. In our language, we speak of “my” and “our” with a sense of permanence that belies the very transient nature of matter.

|                   |                    |
|-------------------|--------------------|
| We say:           | Instead of:        |
| <i>My</i> money   | <i>The</i> money   |
| <i>My</i> life    | <i>This</i> life   |
| <i>My</i> planet  | <i>This</i> planet |
| <i>My</i> Creator | <i>The</i> Creator |

And 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*”<sup>14</sup>, “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.

But the belief that we are *entitled* to perpetual growth within our economy, that we *deserve* ever-increasing amounts of stuff to fill our homes, (coupled with our society’s

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<sup>14</sup>available online at [www.storyofstuff.com](http://www.storyofstuff.com)

belief 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/destroys) ecosystems,
- resource extraction either enslaves local indigenous populations, or dislocates them 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 wages<sup>15</sup>, and in other countries as our own government subsidies allow domestic farmers and manufacturers

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<sup>15</sup> History repeats? 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.

to undercut the cost of producing food and goods elsewhere<sup>16</sup>, 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 as we allow for-profit businesses to reap the benefits of issuing credit while taxpayers bear the risk of loan defaults, or places us at the mercy of foreign lenders who may one day stop lending us more or may own us outright<sup>17</sup>.

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<sup>16</sup>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 locally. 10 million farmers are out of work in Africa as a result.

<sup>17</sup>As I write this book, President Obama is visiting China (November 2009) for the first time since his election. China is requesting information in regards to the President's plans for spending blood and treasure in Afghanistan, with the underlying hint that they are concerned that the value of the U.S. dollar will weaken if too much is 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?



- Industrial food production touts itself as cheap and nutritious. Yet it is only cheap because it passes many costs onto society: cleaning up pollution of water and land, health care for our bodies after we ingest chemicals used during production or food *products* lacking in nutrition, premature death when medical care is either ineffective, too costly or unavailable, and the new phenomenon of *dead zones* in our oceans, areas where life can no longer exist because fertilizers in runoff from agricultural land has consumed all the oxygen in the water.

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, 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 money 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 need to change. Can we end the greed that leads us to hoard what we have or to take what someone else has? Can we compromise and bargain in good faith, to ensure that everyone's needs are met?

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 find that 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, try to identify 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?

## Credit is easy

This assumption hits home for me. I live much of the year in the Bay Area of California, just a few kilometers from the world headquarters of Intel, HP, Apple, Cisco, Yahoo and Google, among other high-tech firms, in the heart of Silicon Valley. I understand more than many how intoxicating the credit boom felt, especially during the decade leading up to the sub-prime mortgage crisis. When your home appreciates in value by tens of thousands of dollars a year, and you labor under the assumption that everyone wants to live in your neighborhood and therefore prices will only continue to rise forever, your only belief about credit is that it is easy to come by.

But why would everyone want to live here? If you were to ask, I'm sure you'd get many answers, including:

- the weather
- the chance to create the future via one of the many tech start-ups in this area

- the fact that you can participate in almost any imaginable recreation by driving four hours or less from home
- everything here is so new, the area is still growing
- wages (if you have work in the tech industry) are high, or the stock options are fantastic (at least they used to be)
- your home appreciates in value more than in most other areas of the country

Given so many factors that entice people to move here, a person who is asleep to reality, buried in the myths of our time and culture, will be lulled into believing that this lifestyle will only get better with time. We ignore that the research and development that provides so much job and creative satisfaction needs funding from an optimistic economy. We ignore that cheap oil (more on assumptions about oil soon) allows the suburban sprawl that typifies the Bay Area, and facilitates the constant construction that creates the new feeling we love so much. We ignore the inconvenience of the commute that this sprawl creates. We ignore that climate change has already begun to worry some Californians about the source of their (water/recreation). The average depth of the snow pack left from winter storms in the High Sierra has been diminishing each

year. Not only does this worry recreational skiers, who might soon lose their winter venues as the climate warms and snow falls somewhere else due to changing weather patterns, but it worries anyone who needs water, for drinking, farming<sup>18</sup>, and/or manufacturing (what little remains in the state). As water supplies dwindle, we face the possibility that the quality of the remaining water will also be reduced. Home values have fallen due to the economic downturn of 2008-2009 by more than half in some parts of the state. Whole neighborhoods have been abandoned, nearly every home foreclosed upon by lenders, as more and more people lose their employment or see their adjustable-rate mortgage monthly payments adjust up and out of sight. The glut of available homes has brought the retail and residential construction industry nearly to a halt. As so many are unemployed (over 12% in California as the national figures top 10%, or 19% if you include those who are not working but also are not receiving unemployment benefits), wages begin to fall. And as more and more people apply for the few jobs offered, they are sure to continue to fall. The state and

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<sup>18</sup>California's economy is the 7<sup>th</sup> largest in the world, driven both by high technology and importantly, by farming. Farming uses 70% of California's water supply.

local governments, unable to print money or run budget deficits, are all in cost- and program-cutting mode, reducing both the number of jobs available and the quality of life for all. And we do love our weather. But with climate change already apparent, the weather patterns we have come to love are changing, and may not remain so lovable. Although even this downward spiral of problems and concerns will pass, the days of the easy credit that fueled spending are over for quite some time.

It is an axiom of financial planning that you cannot predict future results based on past performance. Yet, magazines constantly publish tables showing 1-, 3-, 5- and 10-year performance figures for all types of investment vehicles. Many people across the land relied upon the appreciation of their property as their preferred method of borrowing, re-financing the home every few years in order to withdraw equity and pay down credit cards, allowing the (borrowing/purchasing/consumption) cycle to continue. We thought, "*It will never end*".

Can we find ways to increase our sense of rightness with life, our feelings of well being, using care and restraint without always increasing our consumption? Is it right to rely upon your home as your sole source of funding for your retirement? Certainly many Californians have, and they now face a very

uncertain future. But our error was not only in relying on borrowing to fund retirement, but in using constant borrowing to feed our race to buy more stuff as required by our sense of lack, our feeling of scarcity in the midst of so much wealth. Corporate profits have soared in recent years, while workers spend more hours on the job and wages have remained stagnant. Easy credit is what has allowed our economy to grow despite these facts.

We find it hard to share, sometimes living literally paycheck-to-paycheck, unable to donate even a few percentage points of our income to help others<sup>19</sup>. Ultimately, this constant re-financing and borrowing ensures that we *don't own* our home, in any meaningful way. There will always be some new gadget that we *must have*, regardless of whether or not we have the money for it without borrowing. When will we ever have enough? Are you a person who goes into debt to buy lots and lots of gifts for friends

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<sup>19</sup> I prepare tax returns each tax season for a well-known company. Many of my clients are considered to be *high net worth*, some with 7-figure annual incomes. As the IRS has tightened the rules regarding deducting charity contributions, requiring receipts to document each claimed deduction, less than a quarter of my clients claim donations on their returns. This fact, and knowing that this level of participation is half of what it was a few years ago, tells us something.



and family just before Christmas Day? Do you eat out at a restaurant, and think nothing of adding a generous tip for your server, because it's on the card rather than coming out of your bank account? Do you make just the minimum payments when that card comes due each month? Do you buy a car because of the image the advertising projects about you rather than on its merits as an economical and environmentally sound mode of transportation? Do you feel trapped in a life full of struggle and worry, stressed because your stuff dictates what you can do with this lifetime? Do you expect that *more stuff* will (finally/eventually) set you free?

The bulk of the more than US\$2 trillion dollars that was poured into the economy in 2008 and 2009 to solve the banking crisis, went to banks that had become, on paper at least, insolvent due to the lowered home values around the country. That money has to come from somewhere. "As above, so below", the saying goes. In this case, on a national level, our society thinks nothing about borrowing sums at the outer edges of our ability to repay; we expect that future growth in our economy will make the problem go away. Just as on a personal level, we expect the rise in housing prices will allow us to refinance rather than pay off our ever-increasing debt. Being exposed to

*bubbles* within our larger economy, first the Internet stock bubble of 1998 – 2001, then the housing bubble of 2004 – 2008, has increased our sense of entitlement, our feeling that we deserve to receive a large profit, quickly, and without having to do *work*. Our money should just *grow*, like our national economy. Yet this growth is just phantom gain<sup>20</sup>, not an increase in real wealth. Our personal finances mirror our societal finances, and neither is sustainable<sup>21</sup>. All we have done by propping up the financial system is delay and enlarge our day of reckoning.

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<sup>20</sup> Phantom gain is wealth created when the *market value* of an asset increases, but not from any actual increase in the quality or quantity of real goods or services. Real, tangible growth enriches society while phantom growth impoverishes society by letting us believe we can get something for nothing.

<sup>21</sup> What do we mean by *sustainable*? We mean non-toxic relationships: in our trade with each other, in governance of everyone, and with all of Nature. We mean relationships that support improved well-being for those who will come to Earth 7 generations from today. It emphasizes balance and harmony. *Unsustainable* = Change or die.

# We need the Federal Reserve

The opposite of this assumption, “End the Fed”, has long been the domain of ultra-right wing conservatives and conspiracy theorists. The same people calling for an end to the Federal Reserve System (commonly called *The Fed*) seem to be the ones who rant about the Trilateral Commission running the world or expect the United Nations to invade the US at any moment. But often, where there is smoke there is also fire, and today even political progressives are beginning to question the usefulness of America’s current financial system. Without making a commitment one way or another, with an open (and fair) mind, let’s just play with this idea for a few moments: what would our economic system look like without the Federal Reserve?

First we begin by looking at how the system works today. Many people believe that the Fed is an arm of the national government. It is not; it is a private bank. When it needs to *print* paper currency, dollar bills, it does use the government’s printing

press<sup>22</sup>. 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 and 2008 to the tune of a few trillion 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 economic 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

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<sup>22</sup> Actually paper money accounts for about 3% of the total supply, actual coins less than 1%. The rest of the money is just electronic entries in computers.

bank and ask for a loan to buy a car or a home, the bank has the money sitting in a vault somewhere, and decides we are credit worthy and gives some of it to us. It turns out, this is wrong. Our system operates under this premise: no debt, no money. Our 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 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. They traded the receipts, 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 30% 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.

Are we happy with a system that requires either a certain amount of failure, the first way the money to repay interest is created, 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. 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 changes to increase the money supply. This is part of the reason the government was forced to inject so much capital into the banking system.

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, 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. 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 of<sup>23</sup>.

We have also grown accustomed to hearing about the *business cycle*. As money flows through our current system, there are good times, when money is cheap (meaning that the rate of interest banks pay each other and the Fed for short, overnight loans to keep their assets balances adequate for lending purposes is low) and there are not-so-good times when money is expensive. By controlling the cost of money lent to banks, the Fed controls the amount of lending that can occur. If too much borrowing is happening, and too much money is chasing the limited supply of goods and services, prices begin to rise and that can lead to what is commonly called *inflation*. The Fed is dedicated to fighting inflation, claiming that a

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<sup>23</sup> Is this taxation without representation?



3% annual rise in prices is acceptable. The economy is so intensely focused on growth, that there is no agreeable word to describe an economy that is getting smaller; in the event that an economist has to refer to such an event; they refer to it as *negative growth*. What's wrong with depending upon the economy to always grow? We live on a finite planet with finite resources, and we cannot continue to grow forever. There has to be a point where our economy either levels off, or shrinks. And if the economy is being measured primarily by GDP, then as the working population shrinks due to the retirement of the Boomer generation (people born between 1946 and 1964), the remaining workers must produce ever more just to maintain the pace of growth.

The cycles of boom and bust, of lending followed by repossession or bankruptcy, are seen as inevitable. Yet they are mere byproducts of the control over the money supply vested in the Fed and the fractional reserve system that allows banks to lend. If banks did what the average citizen believes, lending only money that has been placed in the vaults by depositors, banks would not have the liquidity issues that brought our system near to collapse in the recent sub-prime mortgage crisis. If lending was not the linchpin in our system as the driver that creates our money supply, if money was

created because of the value of work able to be performed by all available workers, we would not be dependent on the business cycle to rebalance the amount of money available to citizens. We would not require a recession every decade to artificially constrict the money supply.

So how can we address these issues? Before I lay out a plan, I ask that you suspend any tendency to reject, out-of-hand, ideas that seem initially to be preposterous. I ask this of you for one simple reason: the plan has been tried and proven on numerous occasions throughout history and around the world, but our lack of sound financial education has prevented us from being aware of this fact.

First, let's step back into history, specifically to 1860, as Abraham Lincoln is elected to be the first Republican President of the United States. The Republican Party had been created a few years before, in Kansas, to prevent the importation of slavery into that state. The party platform included promising homesteads to farmers and emphasized improving education and fostering industry and railroads. It also proclaimed that free market labor was superior to slave labor. Lincoln faced issues far beyond the one of slavery he is most identified with today. Indeed, in his first days in office, the federal government hung on the

brink of bankruptcy. Congress didn't even have the funds to pay itself its salary. Yet by the time he was assassinated in 1865, his administration had formed and equipped the largest army in the world at the time, freed 4 million slaves, and launched this nation as the greatest industrial giant the world had ever seen. A continent-spanning railroad was constructed, the Department of Agriculture and the Bureau of Mines were created, higher education developed with the founding of the Land Grant College System, the Homestead Act was passed, beginning the flood of colonization into the Western states, and worker productivity increased by more than 50%. How did he manage to take a bankrupt government to such heights of accomplishment?

He created a monetary system referred to as *Greenbacks*. This was a paper currency, issued by the government in much the same way as the Fed creates money today, just by printing it. It used man-hours rather than gold as its basis. A quote from Lincoln is insightful, "*The wages of men should be recognized as more important than the wages of money.*" Using about \$400 million in Greenbacks to pay the Northern soldiers fighting the Civil War, that money flowed into the economic system and circulated as a measure of the value of labor and goods.

Because it was not borrowed from outside the federal government, there was no interest to pay, interest that would have totaled 10 times the borrowed amount, or \$4 billion, by the time it could have been paid off. It also put these funds into play without taxing the population. Lincoln's economic advisor, Henry Carey, understood well the lessons of the American Revolution, when the fledgling country used a fiat currency to fund its war of independence from the official banker of the Colonies, the King of England. Using the Greenback to fund government payrolls and other spending, Lincoln enjoyed the prosperity that capital generates when it moves throughout a system without having to generate profits for a few from the labor of many. No one was shorted or cheated by this, banks continued to loan money and collect deposits, they just didn't loan to the government anymore.

In a famous editorial in the "*Times of London*" newspaper, note the blunt opinion outside the U.S. concerning the creation of Greenbacks:

"It [America] will pay off debts and be without debt. It will have all the money necessary to carry on its commerce. It will become prosperous without precedent in the history of the world. The brains, and wealth of all countries will go to North America. That country

must be destroyed or it will destroy every monarchy on the globe.”

While some have questioned whether Lincoln’s policy of printing money without any tangible backing caused inflation, it is clear that during wartime, severe shortages occur and that is what drives up prices. Thomas Edison was quoted in an interview in 1921,

“If the nation can issue a dollar bond, it can issue a dollar bill.... The difference between a bond and a bill is that the bond lets the money broker collect twice: the amount of the bond and interest as well.... Currency pays nobody but those who contribute in some useful way. It is absurd to say our country can issue bonds but not currency. Both are promises to pay, but one fattens the usurer and the other helps the People.”

The Constitution grants the government the right “to coin money”. Long ago we delegated that right to the private Federal Reserve System, retaining only the task of minting coinage within the purview of the government itself. As we have seen, however, the modern banking system collects interest for the use of money that is created out of thin air. There are no shareholders, or owners, or even depositors who have let their reserves of cash be used

by others and need to be compensated. It is simply an entry in the ledger that creates the money. The banks have no claim to interest, and even less claim to interest charged at rates of 18%, 21% and in some cases, 36% per year.

But can this idea work today, in our modern world? It already is, within the economic system of China. Shortly after Congress agreed to the \$700 billion bailout requested by Secretary Paulson, China announced its own, a nearly \$600 billion bailout. There were two primary differences between these bailouts. First, China didn't have to borrow the money, so \$600 billion is the end of it, they won't be paying interest for the rest of time because of this spending. Secondly, they issued over half of the funds in the form of certificates redeemable for Chinese manufactured goods, especially home appliances. Imagine that suddenly there is \$300 billion flooding into the retail market, earmarked for refrigerators, washers and dryers, air conditioners, or computers at a time when less than half the population has these items? There is the initial sales increase, and then the wages paid to workers to manufacture the items, then the added spending those workers now undertake since they have better jobs, etc. The other half of the Chinese bailout is

funding infrastructure improvements, much as the New Deal of President Roosevelt helped the U.S. following the Depression of the 1930's. Again, however, Roosevelt borrowed the money and began what is now a national debt that far exceeds our ability to repay.

Before you discard this idea of a fiat currency as fanciful, realize that to a small degree, it is already happening in the U.S. Note excerpts from an article in USA Today, 10 April 2009:

*Workers with dwindling wages are paying for groceries, yoga classes and fuel with Detroit Cheers, Ithaca Hours in New York, Plenty in North Carolina or BerkShares in Massachusetts. About a dozen communities have local currencies, says Susan Witt, founder of BerkShares in the Berkshires region of western Massachusetts. Under the BerkShares system, a buyer goes to one of 12 banks and pays \$95 for \$100 worth of BerkShares. BerkShares can be spent in 370 local businesses. Since its start in 2006, the system, the largest of its kind in the country, has circulated \$2.3 million worth of BerkShares. In Detroit, three business owners are printing \$4,500 worth of*

*Detroit Cheers, which they are handing out to customers to spend in one of 12 shops.*

*During the Depression, local governments, businesses and individuals issued currency, known as scrip, to keep commerce flowing when bank closings led to a cash shortage.*

How is this different from the U.S. government printing legal tender without resorting to borrowing? But for scale, it's no different. And it works. However, it is really but a Band-Aid placed over a wound that requires innovative, cutting edge surgery.

*“With computerization, robotics, advances in genetics and food growing, we have the potential to turn the planet into a sustainable ecosystem capable of supporting all. This is not a time to be saddled with an 18<sup>th</sup> century money system designed around the endless rape of the planet, or based on the robber baron mentality and flawed with Unrepayable Debt. A new monetary system with enough government control to ensure funding of vital issues could unlock the creative potential of the entire nation.”*

Roger Langrick, Canadian money reform advocate



Actually, Mr. Langrick is wrong. Such a change in our monetary system could unlock the creative potential of the *entire world*. Let's look in detail at this idea.

The proposal is this: that the Congress take back the right *to coin money*, as already granted by the Constitution. The Federal Reserve can either be disbanded, or can be absorbed into the federal government structure, becoming a function of the Treasury Department, or can function as any normal but private bank. This is what most Americans believe is the case, mistakenly, already. An independent audit of all banks, including those that make up the Federal Reserve System, might find that the entire system is bankrupt anyway, due to the current state of the credit default swaps and derivatives markets. Under the concept of *too big to fail* and the coverage extended by the Federal Deposit Insurance Corporation (FDIC), banks would be placed into federal receivership if this is true.

There are several advantages to this approach. For one, it would actually increase the transparency and accountability of the economic engine. Today, people around the world wait with bated breath as the Fed convenes its regular meetings, and makes pronouncements bearing on the strength or weakness of the economy and what the Fed intends to do to manipulate the situation. It is

always unclear, although the Fed expresses the desire to benefit the people, who actually sets the goals the Fed is striving to achieve when it adjusts interest rates, and who ultimately benefits. The Fed is a private, for-profit entity that profits from loaning the U.S. government money that it doesn't have to begin with, money conjured out of thin air.

No one votes for the members of the Fed, although the President appoints the Chairman of the Fed. We have been taught to believe that there is an unavoidable business cycle inherent in our system. Money becomes plentiful, lots of loans are made, the new money buys goods and services and life seems good. But eventually there is too much money in the system, and by raising interest rates and making new loans difficult, people experience problems, jobs are lost, loans go into default and foreclosure, homes revert to the banks that offered the loans originally (to be resold for profit by the bank while it creates new money by making a new loan to the new buyer) and the process begins again. If however, interest was a fixed (and not usurious) amount, and the creation of new money was constrained instead by other limits, no such business cycle is required to allow the economy to function. Everyone would know what limits are in place, what to expect, and we could plan our business and personal

lives accordingly. The limits would be set by lawmakers in public debate, as now occurs within our democracy. And ultimately, if we are unhappy with how the process is being administered, we can vote the rascals out!

Many people express the feeling that the government is not to be trusted. They feel the government is not responsive to the people, and usually have a valid reason for feeling this way. We will look at some ideas to help alleviate these misgivings shortly, but first, let's look at them within this particular context. If we leave the system working as it does today, we allow big business (large, often multinational, corporations and monopolies) to:

- buy competitors, the media and even the government itself. Corporate and political action committee (PAC) campaign contributions dwarf the contributions made by individuals to political candidates<sup>24</sup>
- lend money to consumers, often at high interest rates, and quickly foreclose on property when loan repayments are late. The consumer loses whatever payments have

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<sup>24</sup> In the 2008 election cycle, 80% of the campaign contributions came from business, not citizens. And this was before the Supreme Court ruling that grants corporations, by way of free speech, the right to spend as much as they desire to influence elections.

already been made, counts his or herself lucky if they can avoid paying an income tax on the cancelled debt, and the company or bank gains possession of an asset for free that it can now resell

- control who can or cannot apply for loans
- loan money to hedge funds, which manipulate all types of securities markets not only through tactics like short selling and volume trading, but by creating new products like credit default swaps and derivatives, which few people understand or can adequately price or regulate
- loan money to consumers to enable the spending that grows the economy, without having to raise wages (wages have been stagnant since 1980<sup>25</sup>)

On the other hand, we trust the government to:

- wage war
- keep us safe
- contribute to our general welfare through various public programs, ranging from building dams and roads

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<sup>25</sup> Inflation-adjusted wages have fallen 30% since 1973. If not for the fact that we have moved to a paradigm of 2-income households, families in 1973 were economically better off.

to managing parks, Social Security and Medicare.

Why won't we allow government to control the money supply? The current system allows a for-profit enterprise to print money at the people's expense.

That isn't fair, that's greed. What *is* wrong with our system today is not that there is borrowing and lending, but that there is interest that benefits for-profit banks that gave up nothing of their own to earn it. It only makes sense to allow the government to bring transparency and accountability to this process.

So what are the mechanics of how this new system could work? Let's use the term *Greenbacks*, just because that is what was used before, during the Civil War, with such great success. For the purists among us, let's first commission an independent audit of banks today. Again, as we have seen, many if not most are already bankrupt, and are staying in business using smoke and mirrors (and thanks to inadequate enforcement of existing banking laws). A few of the largest are so heavily invested in derivatives, that if that market collapses they will fall in a day. And just as a note of caution, since the collapse has not yet happened as this book is being written, the total derivatives market was valued at the end of 2007 at *six hundred*

*trillion dollars* (Wikipedia), many, many times more than the entire money supply on Earth. There is no way that any bank will be bailed out if these bets fail. Any bank that fails the audit could be handled according to our current system, and placed under the control of the government. Some people object to nationalizing businesses, and the term *socialism* is considered to be a slur in many circles. But if you actually parse what happened during the bailouts of 2008 and 2009, where the government gave banks, other financial institutions, and automakers money to stay solvent in return for some amount of stock and/or control, many businesses are at least partially nationalized today<sup>26</sup>. In each case, the decision was deemed to be the most appropriate one to make at the time, either because the business was *too big to fail* or because the political and economic ramifications of bankruptcy were expected to be huge.

If you are old enough, you may remember the U.S. Postal Savings Service (USPSS). From 1911 to 1967, the USPSS, an agency

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<sup>26</sup> Consider that President Obama appointed a person to set (read: limit) the compensation plans for executives at many major financial institutions and auto manufacturers. He was forced to this extreme because the corporations were unable to restraint themselves from paying bonuses to executives from taxpayer-provided funds.

of the government, provided banking and savings services. It had been established to encourage immigrants to stop holding their money under their mattress or in jars at home, had a low ceiling on the amount an account could hold, and paid a minimal amount of interest. The idea of the government holding the money felt more secure to many immigrants, who didn't trust banks, either because of bad experiences with them in their homeland or because (especially in later years) of the difficulties with banks that occurred during the Great Depression. It was the bank failures in the 1930's that led to the creation of the FDIC, among many guarantees. The USPSS became unnecessary due to competition from banks, when banks raised interest above the rate being paid by USPSS, and people became confident that FDIC insurance would cover any losses resulting from a bank failure. This confidence has developed over time, as each year many (usually local) banks fail<sup>27</sup> and FDIC makes all depositors whole. If the government were to take over banks that are insolvent, this would provide the infrastructure needed to revive the USPSS. Less than \$1 trillion would buy the *book value* of all U.S. banks today, the value of all their physical assets

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<sup>27</sup> In 2009, more than 120 banks, or 1 every 3 days, were taken over under current procedures

like land, buildings and office equipment, and less than \$2 trillion would buy all bank stock. If the government were to just convert a few of the larger bank networks, there would be enough facilities to enable every citizen access to deposit, checking, savings and loan services while minimizing for-profit lending in the system.

Another alternative can be glimpsed if we look at the only state-owned bank in America, the Bank of North Dakota. Created by a grassroots movement of farmers tired of seeing local farms being foreclosed upon by banks from out-of-state, it has allowed the North Dakota government to function with a surplus during the hard economic times of 2008 - 2009 when most states are suffering huge deficits. State funds are deposited in the bank, and the bank uses those funds (not under a fractional reserve model, but under the more traditional, dollar-for-dollar model) to make loans to citizens of the state and to underwrite municipal bonds for local projects. It has been pointed out that if California would set up its own state-run bank and charge just 2% for loans to its citizens, it would be able to finance its entire budget from the profits and could eliminate the state income tax. Would that make California attractive for business investment? Let's look at another alternative for changing our financial system: creating Greenbacks.



Under the current system, the government issues bonds, basically IOUs, and the Federal Reserve buys them. The Fed prints paper money (Federal Reserve Notes) or makes an entry into a computerized accounting system, to allow the government to have constructive receipt of the proceeds of the sale. The bonds include a stated interest rate, to be made at regular intervals over the life of the bonds. The Fed may hold the bonds or sell them to others, including many governments around the world. China, Japan and the United Kingdom buy many of the bonds that are sold overseas, today (2010) nearly \$1.7 trillion of our national debt is held by foreign entities.

The government, under the new system, would print the Greenbacks and begin to pay the interest and to redeem the bonds using the new currency. There would not need to be any adjustment in value, exchanges would be made dollar for dollar across the board. Interest would be paid in Greenbacks, and when the government needed to pay for any goods or services, Greenbacks would be used. The government could redeem all bonds as they come due, or in a better scenario, could redeem all Greenbacks immediately, thereby ending the tyranny of paying interest (currently more than \$500 billion each year). There is no problem with either method; bondholders know they run

the risk that any bond may be called early. It certainly would be helpful to our economy if we could eliminate the debt service we now endure.

To put this in perspective, let's look at 2005. That year, the *total federal income tax collected* was \$927 billion. (Look at how that compares with the figures being tossed about in 2008 and 2009 during the bailout) The interest on federal debt in 2005 was \$352 billion. The total assets in the form of bank credit equaled \$7.4 trillion. Interest on that debt, paid by citizens and corporations (assuming 5% average interest rate, actually lower than it would be in reality) equals \$370 billion dollars. If we eliminate the national debt and the need to pay that interest, let interest from all the bank loans flow to the government after the banks have been declared insolvent, and assign half that interest received to cover the costs of maintaining bank branches around the country, the taxes needed for that year's federal spending would equal \$390 billion. The total money supply in 2005 was \$9.7 trillion. That means, if the government just printed the money needed instead of taxing individuals, the inflation rate would be 4%, less than the money supply grew in 2006!<sup>28</sup>

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<sup>28</sup> Even though the Fed no longer releases the M3 measure of the total money supply, economists compiling figures from various sources reported an

Also in 2005, America's Gross Domestic Product, the output of our economy, was \$12.5 trillion, but 12% of the population was not working, either receiving unemployment benefits, long out of work, or under employed (working part time, not full time and not by choice). If we had enjoyed full employment the government could have spent \$1.4 trillion in new money to pay the unemployed to work on new public projects without increasing price inflation. Using government spending to ensure full employment means that more money is available to purchase goods and services. As long as new money creates demand, it does not create price inflation. Also, according to the UN, \$80 billion would be enough to cut worldwide poverty and hunger in half, achieve universal primary school education, cut the under 5-year old death rate by 2/3, cut maternal death in childbirth by 3/4, begin to reduce HIV/Aids and gain access to clean water for half the 1.2 billion who currently lack it. Wow. Add to that the concept, which the U.S. actually has been trying to act upon in recent years but can't get agreement from the banks, of forgiving Third World debt so that developing countries can spend their money on their own people instead of debt service, and we

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unofficial result for 2006 that shows the supply increased 13%.

begin to rehabilitate the perception of America around the world. Imagine doing all of this **and** having no income tax at the same time! A 1997 UN report stated that if relieved of annual debt and interest repayments, the money freed up in Africa alone would save the lives of 21 million children and provide basic education to 90 million women and girls *in the first 2 years*. None of the Third World debt, totaling \$2.2 trillion now, began life as real money owed to anyone. It was brought into existence out of thin air. No one loses anything by taking it off the books. Let the banks carry a permanent account in the amount of the debt forgiven, so that they don't see their assets reduced impacting their ability to lend new money to others. Or as we are offering in this paradigm shift, get the banks out of lending altogether.

Since some of the money could be spent in ways that generate income: credit that returns interest, housing projects that collect rent, purchasing existing adjustable rate mortgages that are set to adjust upward and freezing the rate at the initial low level while collecting the interest on behalf of the people, there would actually be more money available for the government to spend on new projects. There is a great need right now for the government to fund projects relating to the climate crisis, for example. Or the government might want to remove some

money supply and lower inflation even further. If funds are used to put unemployed people to work in a full-employment program that creates new products and services, inflation will not be a factor even if the government *prints* more money. Demand increases as supply increases; therefore there is no inflation, and no business boom or bust cycle to ravage individual lives.

Now let's go back to something mentioned in the example from 2005: government loans. If the government were to take over the banks, either through receivership of those that are insolvent, by buying up all their assets using

Greenbacks, or by buying all their stock and becoming de facto owners, all loans would be taken over at the same time.

Subsequently, the interest being paid on the loans would come into the Treasury, instead of the banks. Loans could all be adjusted so that the universal interest rate charged is 5%. Part of the problem of for-profit banking is usury, charging excessive interest.

Unfortunately, the very people who suffer the most from high interest rates, the poorer people of our country, are the very people who pay the highest interest rates. When interest rates are above 20%, and this is the case with many loans today, the borrower pays back the original loan amount several times over before the payment cycle is

complete. Indeed, it is by charging interest rates that are exorbitant that some employers manage to keep slaves in debt bondage, never earning enough to overcome the compounded interest that accrues on what was, originally, a very small loan. People may express a concern that the poor are less likely to repay loans, yet the world's experience with micro-credit (small loans to poor people with minimal interest rates, especially to women in developing countries) has proven this fear to be unfounded.

The government has used Small Business Administration (SBA) to issue loans for years, allowing borrowers who would not otherwise qualify for loans from banks to obtain funding at below market interest rates. These SBA loans are also made to citizens who have lost homes or businesses during natural disasters, and often have temporarily become unemployed due to the event and therefore fail to qualify for a *normal* loan. As we see the difference that is made in the lives of our neighbors from SBA loans, and on the poverty-busting success of micro-credit, can we explore this avenue to overcome the many pockets of poverty and despair that exist today within our own nation?

There would still be a useful place for private banks, insurance companies, finance companies and broker/dealers that would be

offering loans and making money by borrowing from the government at low rates, and lending that money out at higher rates. Many of us actually think this is how the system works already! The big difference under this new system is that we would be off of the fractional reserve system, which allows banks to lend money they don't have. After the switch to Greenbacks, only the government can lend and create new money. All private lenders would be subject to a 100% reserve requirement, meaning they had to be lending their own money. At last, the idea that interest is justified because of the risk of loss and the loss of use of money will be true.

If you are still concerned about the government taking over loan servicing, note that there is more money invested today in government bonds (\$12 trillion) than has been borrowed through bank loans (\$7.5 trillion). As the government bonds are redeemed, the investors will be looking for new ways to get that money earning interest, and banks could sell some of their loan portfolio to individual investors, rather than let the interest flow into the Treasury.

When the government is the lender, it would continue to service the loans once they have been funded. The practice that has been developed only in recent years of bundling just a fraction of many assorted

home loans into a *mortgage-backed security* will cease. In hindsight, many believe that this practice was a sly attempt to hide the many bad loans that were being issued. If the bank has issued a *no doc* loan, short for *no documentation* where very little is known about the borrower, and it tries to sell that loan in one piece to someone else (and avoid the risk of default) the buyer might ask hard questions about the borrower, questions the bank may be embarrassed or unable to answer. The *no doc* loan is just another example of how banks have gotten used to the idea that the government, or in other words: the taxpayers, will always make sure they are free of the risk of bankruptcy if they make bad loan decisions. There are countless cases where borrowers making \$35,000 a year, took out home loans of hundreds of thousands of dollars, just by signing an application that stated they made enough to handle the loan payments. I personally know of a loan made to someone who made \$37,000 a year as an auto mechanic and the loan amount was \$1.1 million. Borrowers justified this by assuming the price of the home would continue to rise, and their income would also rise, and after a few years they could refinance into a new loan with lower interest rates and smaller payments. No one expected that home prices would fall. Banks had discovered a



way to move the risk of default off their own shoulders onto someone else's, and used the creation of mortgage-backed securities as a way to prevent investors from being able to identify any particular loan. They happily collected their closing fees and doc fees and fees for originating the loans, fobbed the *toxic* loans on investors worldwide, then engaged in credit default swaps and derivative trading to bet against the likelihood of these loans being repaid. Thankfully, the new paradigm can be constructed to return us to lending sanity, to limit lending to those who qualify to accept the commitment of repayment, and to avoid the pitfalls and temptations that result from selling off loans to third parties.

When people think of the government running any project or performing any task, there is a fear that it will not be run well. Often, the state-run Department of Motor Vehicles (DMV) is thrown out as the prime example of government-controlled mayhem, at least in California. "Do you want your bank run like the DMV?" one might ask. Actually, no I don't. At least not like my own experiences at the local office, with its long lines. But the people who I have worked with at the DMV office know what they are doing, are pleasant, and always very helpful. Really, it's not that the DMV is incapable of running smoothly, or is trying to make my life

difficult, they simply seem to be understaffed so that I have to wait some amount of time for service. The staff is only enforcing regulations, not making them up as they go along. If I have an issue with how a situation is being handled, I can complain; to my legislator if I think the law is wrong, or to the manager of the center if I feel a staff person has provided me poor service. If enough people were available to help me without a long wait, I'd be perfectly happy. Herein lies the clue; government workers are just like you and I. They want to do a great job, but they don't set the budget. I don't want to learn everything about motor vehicle laws, so I depend on them to help me, and they do. If the government would approach the business of banking like any private bank would, and ensure that adequate attention is being paid to the front of the house, we will be unable to distinguish between a government-run bank and one that is privately operated.

The Internal Revenue Service (IRS) tried an experiment, allowing subcontractors to operate part of its collections work. It quickly found that the subcontractors were less efficient and more costly than the IRS's own division had been, and canceled the contract. Perhaps because non-governmental entities are for profit it makes them less cost-effective. And we all know, in

the case of franchise businesses for example, that one branch of a business can run efficiently and with great customer service, while another branch could be shut down. Just being a function of government does not mean it is inherently inefficient.

The government would also be able to manage the banking system more efficiently under this new system, as there would only need to be one clearinghouse for all transactions. The need to *float* a check would go away; meaning as you make a deposit into your account, you don't have to wait for the various banks involved to transfer money back and forth to settle accounts; transactions would all clear the same business day. Losing this level of complexity would save much of the expense of handling the basic banking services. This utilizes technology to increase efficiency while lowering expense.

Here are more ideas, beyond changing the basic premise of our current paradigm. As part of our overhaul of the financial system we must rescind 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, 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.

A private fraternity of big New York banks and investment houses known as the Counterparty Risk Management Group (CPRMG) also effects manipulation. The CPRMG was set up to bail its members out of financial difficulty by colluding to influence markets, again with the blessings of the government and to the detriment of the small investors on the other side of these orchestrated trades. Market observers often see the large investment houses, Goldman Sachs for example, stepping into the futures markets and making huge purchases that lead the overall market to swing in a different direction. In other cases, banks that have had short-term liquidity problems manage to borrow large sums of money (\$12 billion overnight in one example from several years ago) from anonymous lenders outside the normal channels banks use for their borrowing. I feel we would all prefer that our stock and commodities markets operate with transparency and fairness.

Even if we feel that this level of manipulation is minor and of no consequence, we cannot ignore the way the Fed manipulates the entire economy by adjusting interest rates. The current housing bubble was initiated when the Fed pushed interest rates to very low levels, after the

stock market collapse in 2000 significantly shrank the money supply. *Easy* credit pumped the money supply back up and saved the market investments of the Fed's member banks, but it also led to a rise in the cost of homes that exceeded the rise in wages needed to afford them. Now that the prices have collapsed, the economy has moved into the trough of the *business cycle* once again. Setting a reasonable interest rate and letting that interest fund the government is much more efficient overall. *Too big to fail* has to stop. At the very least, it is a license for risk taking, as bank officials know the government will step in to ensure the economy is not greatly impacted by the bank's failure. Taxpayers cannot be the backstop that prevents any bank's poor decision making to bring down the entire financial system, assuming all the risk and receiving none of the rewards. In worse scenarios, banks create new products that no one understands (credit backed obligations, credit default swaps and derivatives all come to mind) and then become heavily involved in a nascent market that holds many new, nasty and unforeseen surprises.

In some aspects, banks are already well on their way to being nationalized, as more and more are taken over by FDIC or give the government stock in return for bailout funds.

If there is a problem with derivatives, the two largest banks in the country, JPM Chase and Citibank, will end up taken over by the government completely as they are the most heavily involved banks in this market. These two banks were also complicit in *cooking the books* at Enron, and paid \$300 million in fines to settle out of court. Think they stopped this fraudulent way of doing business after that slap on the wrist?

Another problem with *too big to fail* is the current bonus/compensation and golden parachute provisions that reward individual risk takers no matter the outcome of their work. In the 1980's, executive pay was less than 50 times the wages of the average worker. In 2010, it is over 500 times the average. Defenders of this pay scale say that running a large, often multi-national, corporation requires capable people that would otherwise not do the work if not for extravagant pay rates. Yet this ignores some basic facts:

- much of the pay derives from performance bonuses that focus on short-term results that boost stock share price at the expense of long-term sustainable decision-making.
- workers in every job perform valuable labor. Even if the job is not one that you yourself would be willing to do, it behooves us as a society to ensure

that everyone works for a living wage. Executive compensation that is exorbitant limits the company's ability to pay this wage.

- if capable executives are in short supply, it may be that our education system is failing us, or that these companies are not only too big to fail, but too big to succeed<sup>29</sup>.
- the military and the Civil Service are among entities that limit the maximum pay allowed at very low levels, yet they appear to be able to attract very competent staff.

When the government guarantees mega banks, it shows that the U.S. economy is not a *free market*. Even as we work our way through the bailout process, despite all of the talk about *too big to fail*, banks have continued to grow in size and reach. Bigger banks are *asked* to take over smaller banks in trouble, while the government stands by to backstop the new, larger bank. This can only delay the day when we must reconcile all the toxic assets and derivative bets that hide on bank balance sheets.

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<sup>29</sup> Indeed, if there is a lesson in the decades of merger-mania we've recently seen, it is that *economies of scale* almost never pan out as hoped when large companies merge. One person's *span of control* is limited; no one can effectively manage today's huge international corporations.



There is one other problem we must remedy before we can tackle *too big to fail*, however. When the U.S. became subject to World Trade Organization (WTO) regulations, one of those regulations could prevent us from making these huge banks return to their original niche markets. The regulation prohibits any nation from passing laws that limit the size of financial institutions. Can we get enough nations that are part of the WTO to ratify a change in regulations?

Also, we need to separate commercial and investment banking; otherwise we have a clear conflict of interest issue: traders who trade against their depositors in order to benefit their corporate shareholders. It also leads to fraud in valuing assets. This was the purpose behind the Glass-Steagall act, which Congress repealed in 1999. We saw real estate appraisers willing to return any value for a projected home sale in order to continue to do business with a financial institution that was processing many home mortgage refinancings. And we saw the securities insurers working closely with banks to craft derivatives and credit backed obligations that could be *insurable*, rather than waiting for the security to be presented and having the insurer deciding *independently* if it warranted taking the risk. The wolf is negotiating with the shepherd. If

you have any type of conflict of interest, the results will be skewed. This is a symptom of the moral decline within the corporate world during recent decades, as greed has become more and more apparent in some industries at the expense of the common man. Let's restore concern for others as a guiding principle in business affairs. Please note the wise words of Warren Buffett:

*"The 5 most dangerous words in business may be: "Everyone else is doing it"."*

Part of the issue around derivatives is the very fact that most people do not understand its market. It operates in a very hidden manner: neither the public nor the regulators can easily examine the trades. If we begin to tax derivatives, even just a small fraction of one percent per transaction, we could begin to bring them out into the open so that the transactions can be traced and regulated. If a side effect of this is to slow down *day trading*, which is legalized gambling, then so much the better. Also, tax the foreign currency exchanges for the same reason, and to slow the looting of foreign national treasuries. Embrace the concept that we shift taxation away from productive activities that society requires such as manufacturing and sales, onto unproductive and speculative activities society often doesn't benefit from.

Some people feel we should return to a currency that is backed by something tangible, gold or silver for instance. We have enough experience with this method to see some of its pitfalls. We find that the underlying metal itself is subject to price volatility and manipulation, and that means it isn't stable enough to lend any *consistent* worth or value to paper money or to be used as a yardstick to price goods. Too often in the past, metals have been subject to groups or individuals hoarding supply or trying to corner the market. There are many other uses for metals as well, that can impact supply and demand. There is a finite amount of metals, and this effectively limits the size of an economy. If the population increases but the money supply cannot, then every worker gets a smaller share of the available money, regardless of their productivity. In the mid-1700s, the American colonies used a fiat money, Continentals. Because no tangible asset backed this currency, the Colonial government printed Continentals as needed to fund their budget. This spending created services and infrastructure, *jobs in other words*, and so there was no inflation, and everyone who wanted work could find it. Benjamin Franklin traveled to England, and was appalled at the sight of homeless beggars on nearly every street corner. The economy was stagnant; jobs were in very

limited supply and consequently paid very little. He was asked how the colonies managed to maintain such a robust economy, and he explained about the system of using Continentals to fund the creation of enough jobs for everyone. The English reacted by passing the Currency Act, which required that no other currency could be used in the colonies, and that the King's tax must be paid in gold. Because the colonies had a limited supply of gold, and that had to be managed to enable them to have the funds to meet the King's tax, very little gold was available for trade or wages.

Suddenly America became like England, very few jobs, low wages, and lots of homeless and starving people. It was impossible to expand the economy because of the constraints of the limited supply of gold. We would suffer from similar constraints today, if we revert to a currency backed by gold. Using Greenbacks, the government could also spend *new* money into the system to fund retirement, medical care, and construction and rehabilitation of infrastructure.

In Sweden and Denmark, interest free lending has been in existence for decades successfully. Since there is no competition and no profit motive, charges are assessed to cover costs only. It becomes far easier to repay a debt that does not continue to grow

in size through compounding, so there are fewer defaults.

Worried about inflation? Mandate that the mortgage payment be a set percentage of income, say 25%. Since the loan is interest free, the term would be much less than 30 years, and hundreds of thousands of dollars are freed up to be used for other purposes.

In the interim, you can also move your money out of the large multinational banks and into the local credit union or bank. These institutions take the time to learn about their clients, to craft loans that meet client needs, and keep the funds working within the community.

Lately, more and more people have become disillusioned with investing in stock markets, due to the increased volatility generated in large part by the gambling, day-trader mentality that has become such a prominent force in driving pricing. We need the market to return to its original concept: that it allows individuals to buy a portion of a business that they believe will earn money over time by having a great product or service, not through speculation or manipulation. And while we are looking at changing how our markets operate, can we end the practice of short sales? In this method of gambling in the market, an asset is theoretically borrowed and sold. When it comes time to return the asset to its owner,

the speculator buys a replacement on the market. The speculation is that the price has gone down, so that the replacement can be purchased for less than the original was sold, the difference in price being the profit. There are many problems with this, not the least of which is that the more people that sell an item, the greater the supply and the lower the price. That makes short selling a self-fulfilling prophecy. Another problem is that short selling is not regulated in any meaningful way, and there are proven examples that show that unscrupulous speculators get away with selling assets they haven't even borrowed yet. Under the current operating system, a trader is able to sell then buy quickly enough that this is possible. Also, the trader who borrows the stock is eligible to vote that share as if they are the owner of record. Because many brokers are loath to inform clients that the client's stocks are being used for short sales, the broker mails the proxy forms to both the owner and the borrower. Many investors do not vote their shares, but in the event that too many votes are received, the broker adjusts the vote tally before submitting it to the company. This whole concept opens too many avenues for market and business manipulation, and needs to stop.

Today the corporation rules supreme in our capitalist system. Decades of operating with

impunity, however, have given rise to a host of problems. At a minimum, corporations:

- lie to get contracts
- contribute huge amounts to political campaigns, usually to both parties so their bases are covered.
- file multiple lawsuits against the government, overwhelming the Attorney Generals' office, which then settles out of court for pennies on the dollar.
- lobby Congress for loopholes (and get them)
- in many cases, ignore the law with impunity<sup>30</sup>
- avoid tax. Walmart uses a tax-exempt real estate trust to own its land used for retail outlets, and by paying its rent to the trust, saves several million dollars a year in tax.
- use offshore entities to shelter foreign profits from tax.

Typically we feel powerless to change or address these issues. Our material abundance lulls us into thinking these issues can't harm us. Yet, during WWII, the government limited interest rates, capped

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<sup>30</sup> One study in 2007 shows over 500,000 violations of clean water laws by corporations without any prosecutions

wages, corporate profits & prices, rationed essentials and raised taxes. The economy doubled while these measures were in place, and incomes rose 40%. Because the government spending in the U.S. focused on infrastructure, in particular building factories and developing technology, many new businesses and jobs were created. Adopting the Greenback as our currency would allow the government to:

- focus on development of infrastructure (roads, parks, hospitals, oil substitutes, public benefits, ecological living)
- generate programs that ensure everyone works who wants to work
- design government mandated forbearance and credit work-outs
- limit new credit to limit consumption
- create a government pension plan that augments Social Security, including mandatory contributions by workers and employers
- encourage research and development to design products that are easily repaired or upgraded, not just replaced
- restore progressive tax rates. When Warren Buffett has a lower average tax rate than his own secretary, we have a problem. Offset the higher tax with credits that encourage



- development of new technologies or the purchase of government bonds
- cut the military budget
  - cut farm subsidies that pay farmers for not farming
  - cut all subsidies and tax breaks for oil companies. Exxon making \$45 billion in profit in one year demonstrates subsidies are no longer necessary. Using subsidies, we reward oil companies for their lack of innovation, their inability to meet the needs of the planet and their inability to act in the best interests of our collective future
  - stop using government borrowing/spending to help old industries. Instead, its focus is on research and development, creating new tools for a sustainable future, and emerging industries that need a boost. If an industry is already established, it can sustain itself or find a new way to do business
  - fund sustainable, clean energy research and development. Get us off the petroleum economy

These are but a few ideas regarding how the government can lead us boldly into the new Millennium. Whether or not we adopt the Greenback, can we seriously consider taking a new approach towards

corporations? Can we set a high corporate tax rate, and then offer rebates against that tax for:

- meeting environmental goals
- raising wages
- increasing pension funding
- insourcing rather than outsourcing

If there is persistent fraud, the government could dissolve the corporation by revoking its charter. We can also allow citizens and shareholders to sue companies for fraud.

Finally, in the words of Thomas Jefferson:

*“If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations which grow up around them will deprive the people of all property until their children wake up homeless on the continent their fathers conquered.”*

## There is no alternative

Whether we are discussing economics or politics, we are told by the current powers-that-be that *there is no alternative* (TINA) to the way we are currently doing business. We are given no room in which to maneuver within the existing paradigm. Capitalism, as

currently practiced in America, insists that TINA, pointing to the downfall of communism as proof that the “*only other way to structure an economy*” has failed miserably. Conveniently too, when we speak of communism, we merge all communist economies together, despite their differences, and then merge that with all communist political structures, despite their differences, and call the whole lot *bad*. We tout our two-party system, and can hardly imagine that there was ever any other way to select candidates for office that did not involve Republicans or Democrats. People who question our current corporate funded and controlled two party political system, or who question the modern Wall Street belief that short-term profit is more valuable than healthy and sustainable relationships, get no time to make their arguments, because everyone knows TINA.

To break out of the assumption that TINA, it may be helpful to begin to imagine just what an alternative might look like. If this brings up fear, fear that we will select a new option that is worse than what we currently have, or fear that chaos and destruction are required in order to effect any change, approach this with a sense of playfulness; we are only brainstorming at this point, asking ourselves if we can see new ways of doing things that *might* be better. Nothing will

change without action on our part. We only seek to see beyond the current assumptions that today's economy or political systems are the only ones that we can possibly have.

Money, specifically how much of it we have, has become our society's measure of a person's self worth. We consume in order to display our wealth. We agree with the assumption that you can't become rich while being lazy, or put another way, that poor people aren't working as hard as those of us who are richer. We plot to displace those around us who display more wealth, and we feel great contempt for those who have less than we do. If we were to instead value **who we be** rather than **what we have**, our focus moves naturally to helping and supporting the group. We begin to heal our sense of separation, the feeling that we are islands alone among a sea fraught with danger. We begin to question the affect on our health that results from constantly being afraid that the future will be worse because we will fail to accumulate enough stuff. Living with stress, a physical reaction meant to foster the fight-or-flight response to danger, creates a multitude of health problems that can hurt us or even kill us prematurely. Do we want a life that is stress-filled and unhealthy? If not, can we make different choices?

What might a healthy, sustainable economy look like? If we are measuring our

economy in a particular way, using gross domestic product (GDP) as an indicator of the health of the economy for example, then our results will be just what you would expect once efforts to boost that measurement have been accomplished. Our current formula for GDP measures the cost of a product or service, not its benefit to society. In a classic example, when the Exxon Valdez spilled oil along hundreds of miles of Alaskan coastline, the \$5 billion cleanup was added to that year's GDP. What was not added to GDP was the cost of the loss of life from oil-soaked animals and fish, or the loss of enjoyment of beaches, or the loss of the actual oil itself. Of course, the oil had become part of GDP as it was extracted from the North Slope, so it was already included in GDP even before it fouled beaches and fur instead of your car's engine and, ultimately, our air. In another example, think about the cup of coffee that you picked up on the way to work this morning<sup>31</sup>. It was made from a plant that was probably grown and harvested in another country, quite possibly by workers who earn a bare subsistence wage for their efforts, and who live on land ravaged by the use of chemicals to grow more coffee beans. The cup handed to you by the worker at the coffee shop, a person

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<sup>31</sup>Do you complain about paying \$3 per gallon of gas while sipping your \$28 per gallon coffee?

who probably isn't making a living wage for your city, was made from a forest, possibly overseas as well. It is covered, so that you won't burn yourself on the hot product, by plastic made from oil that was extracted with much destruction and pollution in someone else's neighborhood. After 20 minutes of drinking your coffee, this small bit of oil and forest will be pitched into a trash can, to be collected and trucked to a landfill in, again, someone else's neighborhood. At each step in the process, harvesting the bean, making the cup and lid, selling the cup of coffee, and disposing of the remains of the experience, something has been added to GDP. Yet, what is added are the economic benefits derived by only *some* of the people involved in the chain of events that led to your enjoyment of that fine blend of beans. We don't measure the environmental and social damage, nor do we price the product to include all the related costs, including the costs of cleaning up after ourselves.

Real wealth is measured through healthy children, healthy families, healthy communities, healthy Nature, sustainable economic systems, and effective government. All are difficult to *price* or to value for purposes of measurement because *they are not for sale*. If your child is sick, the doctor visit is a service that becomes part of the measurement of GDP, regardless of

whether or not the doctor affects a successful cure. Yet you would be right to feel there is more value in saving your child's life than in the alternative. If we are to encourage the creation of real wealth, we need a different way to measure the success of our economy. Perhaps we need to create one that factors in life expectancy, quality of life as measured through surveys that ask us how happy we are with our lifestyle, and the amount or type of environmental degradation that accompanies our use of resources.

If we look around in Nature, we see that species are successful and survive hundreds of thousands and even millions of years by cooperating with other life, not using energy beyond the capacity of the natural world to regenerate more, and contributing to the good of the whole. All aspects of life fall across a spectrum: action vs. rest, aggression vs. withdrawal, and thinking vs. being are some examples. Nature tends towards the middle of the spectrum, seeking ease of flow through balance. Successful life forms balance their own needs with the needs of the community in which they live. They live frugally, not taking more than is necessary, and suffer dire and often deadly consequences when they take too much<sup>32</sup>.

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<sup>32</sup>We do not see a few animals in an ecosystem *owning* over half an area's resources while large numbers of animals go without. As rich people get

They use only local resources, not having access to developed transportation systems. But this focus on local use also avoids the mindset so prevalent today, one of unconcern for the consequences that follow the extraction of resources in a destructive manner. When your food comes from your own backyard, you think twice about growing or harvesting it in an unsustainable way. When you are focused locally, you also have an intimate connection with your surroundings, so you will see very quickly the subsidiary costs of the modern transportation system you enjoy:

- The loss of tillable land to roads and parking lots
- The immediate cost of buying fuel, the price of which includes taxes to fund infrastructure creation and maintenance
- The siphoning of money out of the community by multinational corporations. While they may be paying salaries for workers at the local gas station, the money spent there mostly leaves the local area
- The way oil leaks wash off the pavement and into the groundwater or

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richer, the number of poor people grows, too. The system becomes more and more *out of balance*, which will lead to political, economic and social problems.



into a local body of water, ocean or lake

- If you are near a manufacturing plant, you see how material-intensive building a car is. If you are near a source of the raw materials for a car, you see how destructive our mining processes are to the local ecosystem
- If you buy a new car, you experience *new car smell*, the off gassing of the new plastics and adhesives installed inside the vehicle. It is a sign of our times that this smell is so valued, despite the obvious health concerns, that products are sold to give you that same smell long after the original release of chemicals has subsided
- Commuting is an incredibly large waste of time, time that otherwise could be spent being active to stay physically fit, and interacting with family and friends and nature to stay psychologically fit
- If you live in a suburb, you see how wasteful the one-acre lot is. It is impossible to get by without transportation, impossible to walk to the store and to work. These days, amidst our explosion of obesity, few choose the healthy alternative of biking. If you live in a large city, you see how much more efficient that can

be. New York City has a population that is greater than 39 American states, yet it uses less energy and emits less CO<sub>2</sub> than any of those states.

- If you are creative, you may already have thought of one method to reduce these inherent, invisible costs of every person owning their own personal vehicle. In a car-share program, you can use your iPhone (or other mobile computing connectivity device) to search for the nearest car in the program, reserve that car, find the car using your GPS navigation software, swipe the car's lock to pay for the use of the car, and drive it away. This allows for a few cars to service the needs of many people, lowering the overall load on nature by our use of this type of shared transportation.

If you are in an enclosed space, a spaceship for instance, it is not easy to use more than your share of the ship's food, water and air without the other occupants complaining, and without compromising your successful return. Your shipmates will probably resent your irresponsible actions, and may even take action to stop you from putting them all in jeopardy. Is Planet Earth any different, really? Our attitude towards

resources developed during a time of expansion of the Western culture, when it was difficult to understand that most resources are in limited supply, that land upon which to discard our trash would ever be scarce, that the air could ever be thoroughly polluted, or that the oceans would ever run out of fish. If we can mirror Nature by measuring and rewarding cooperation, we may find our way to a sustainable lifestyle. Here are some ways in which Nature mirrors our own internal issues:

- We call constant growth in nature *cancer*, yet we insist on perpetual growth of our economy, and our own finances, without accepting gracefully any periods of shrinkage that may come our way.
- We are not in the center of the Universe, nor does the Universe center around us
- Our economy is beginning to fail us as our land is beginning to fail us
- One aspect of what works in Nature is balance. Imbalance is not sustainable; the pendulum always swings back to the other side. Too often, we seek gain, not balance.
- Another aspect of Nature working well is cooperation. We are only beginning to appreciate that literally trillions of cells exist *within* our bodies, yet they

are not *part of* our bodies. While some instances of cells sharing a local environment are parasitical and damaging to the host, the majority of these situations allow for a greater chance of survival when organisms work together and share resources than when they hoard or fight over a limited supply of food or energy.

Much of our difficulty stems from the hoarding of what does exist. If we set cooperation as our goal, and approach resource use from the perspective that our collective survival is more important than a few shareholders making a profit at someone's expense, we begin to see how a measuring system can be established that rewards reciprocity rather than exploitation, and that honors recycling and reuse over extraction.

Imagine a group of people, gathered in a circle around a large object. Each person will see a different part of the object, and may draw different conclusions about it because of this different perspective. If the object were large enough, one individual may actually assume things about it that are inaccurate, because they are unable to see the whole of it. This illustrates the power of diversity, when the many different viewpoints come together to create a more complete

understanding of the whole. It also shows the value in allowing the viewpoint of others to be seen as true, even while your own views are seen as true. Though different, other perspectives may just be small parts of the greater whole.

Diversity leads to creativity, as people with diverse viewpoints can easily identify what is wrong within a certain situation and then bring different life experiences to the table to solve the issues. Diversity also brings people into situations that do not have a vested interest in maintaining the status quo. They haven't invested a lot of time or energy in creating the current system in other words, they have no sunk costs that prevent them from questioning or changing how the system operates. They freely challenge TINA as an assumption that is not based in reality. Crises can be solved by seeing past the assumptions that helped create them and being open to change and adaptation. When we limit our stimulation to interactions with people who think like us, we find it difficult to see past the filters we have developed from our decades of life on Earth. Experiences that are alike create solutions that are alike. This is one aspect of the Internet Age (and the multiplicity of TV stations available today) that will not serve us well, as we find we can locate a few friends around the globe who mirror our assumptions back to us. We can

limit our exposure to new ideas, and while this may help us feel safe, unthreatened by objections from those who don't share our viewpoint, it does not foster finding new solutions to existing problems.

There is growing evidence too, that using the Internet to vent our frustrations and anger are leading us to be much more docile. Governments that fear open access to the 'Net take notice: rants against authority let me feel that I have done enough, and I move along to the next website rather than march upon the local government building. Where are the massive street demonstrations in favor of peace while the U.S. participates in violence around the globe? Where was the majority that favored a single payer or public option during the health care debates of 2009, while the small minority of Tea Partiers dominated the news sound bites? In both cases, much is/was written online, but this did not translate into demonstrations on the street designed to move the political outcome<sup>33</sup>.

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<sup>33</sup> While some say that the demonstrations in Iran that tried to topple the existing government following massive fraud after the 2009 election refute this statement, look closely. The protestors were locked out of using the Internet to blog their dissatisfaction. Yes, they used Facebook and Twitter to organize *flash mobs* and demonstrations, but would they have resorted to these tactics if they had been allowed to vent?

How can we measure diversity, and encourage people to share new ideas and their unique perspectives? Even GDP does not present a clear picture of what is happening within our economy. For instance, what do you make of these figures:

- According to an article in *The Nation* (June 30, 2008, by John Cavanaugh and Chuck Collins) the top 1% of Americans in terms of financial wealth were worth over \$16.8 trillion dollars.
- In 2007, US GDP was \$13.8 trillion
- In 2007, the US government budget was \$2.7 trillion (combined federal, state and local government spending was \$5 trillion, or well over 1/3 of the GDP)
- In 2008, there are over \$55 trillion in outstanding credit default swaps, one of the new financial instruments that are virtually unregulated that the financial industry has created in order to have new ways to profit from the act of loaning money. Credit default swaps are basically insurance for derivatives
- The formula for calculating the Consumer Price Index (CPI), the common measure of inflation, was changed<sup>34</sup> in the 1980s to give a

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<sup>34</sup>Some would say 'cooked'

different answer. Using the formula as it existed prior to the change, inflation in recent years (2006-2008) has been running at 12% to 14%

- In 2008, according to the Bank for International Settlements, the market for derivatives (also a new, unregulated financial instrument, basically a bet on whether a loan will be repaid or not) exceeds a total value of **US\$648 trillion**. There are several big problems with derivatives: no one understands what they are, they are based on a stated market value of an asset that may or may not be realistic, they are such a new product that there is no track record of their performance upon which to make accurate assessments of their value, and the whole market is shrouded from any examination or transparency that might allow anyone to detect fraud or theft
- At the beginning of 2010, the US government's **deficit** is **larger than the entire budget** of any other nation except Japan or the United Kingdom.

Can we begin to craft a society that does not support obscene excess? Isn't it time?



| <b>From</b>  | <b>To</b>  |
|--|--|
| Military operations                                      | Universal health care                                      |
| Military weapons development                             | Environmental regeneration                                 |
| Automobiles  | Public transportation                                      |
| Mining   | Recycling and reusing <sup>35</sup>                        |
| Suburban sprawl  | Compact communities  |
| Advertising  | Education  |
| Financial speculation                                    | Local business creation                                    |
| Dependence on foreign trade                              | Local business diversity                                   |
| Multinational corporations that suck local economies dry | Local businesses that keep resources in their neighborhood |
| Short-term profiteering                                  | Investing locally for the 7 <sup>th</sup> generation       |
| Politicians beholden to Big Business                     | People passionate about local issues                       |
| Gross Domestic Product                                   | Domestic Happiness Scale                                   |
| 6-figure bonuses   | Every worker receiving a living wage                       |

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<sup>35</sup>How about beginning to 'mine' the landfills that are no longer open?

# How can America lead again?

Imagine stepping into an economy that has evolved past the problems we face today. What might it look like? Quite possibly, it would feature:

- a stable money supply. Government issued money would alleviate the ever-growing annual interest payments that eat up large amounts of our taxes, and would remove control of the economy from the hands of a secretive cabal of banks, the Federal Reserve System, replacing it with the more transparent government process. Enforcing a balanced budget, money supply adjustments are made through taxation and/or spending on public projects: education, health care, retirement funding, and research and development. Possibly no need for an income tax on citizens at all.
- foreign aid that addresses the key issues of survival: food, water, shelter and education, rather than enforcing order or confiscating resources using military force.
- people receiving similar wages for work that allows them time to spend

with their family and time for their own growth and development into responsible, participating citizens. No one person could make more than 15 times the lowest wage. Any enterprise that requires talent or work that would exceed that high of a wage needs to be broken into smaller, more manageable parts anyway. Mothers receive 2 years paid time off during maternity leave, and fathers 12 months, to be able to guide their child's development in the first critical years (or better yet, one parent makes a living wage and the second parent is not required to work in order to make ends meet)<sup>36</sup>.

- consumer credit that is limited to large purchases, such as a home. Credit cards used to charge everyday household expenses as a substitute for receiving a living wage is a concept that has been discarded. With only locally owned and operated,

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<sup>36</sup> Our current corporate paradigm evolved at a time when men worked and women tended the home and children. How can our new paradigm better blend work and family, by including day care on-site for example, by allowing parents to bring young children to work, or by restructuring business hours and school hours to coincide and facilitate the after-school care of children?

non-profit banks, any loans would come from existing deposits, and charge only fees that cover the cost of loan administration and the interest due to the depositors whose money has been lent out. Neighborhood credit circles, where several families contribute funds each month and one at a time members borrow the *kitty* and repay the loan at no more than 5% interest, provide a way to use the *micro loan* concept to grow investment within a community.

Allowing people to access the funding needed to build equity is a vital step in deepening the roots we feel that tie us to the wellbeing of our local community and environment.

- taxes on profits that arise from short-term (less than six months) holding of assets are extreme (60 – 90%). No one is allowed, under any circumstance, to resell any asset within 7 days of purchase, to discourage speculation. Financial transactions that do not benefit society, such as currency exchanges, derivatives, and credit default swaps, are taxed 0.0025% per trade and the profits from the trades are taxed at the extreme rates.

- stocks pay dividends. Considered to be a share of ownership in the company, profits are shared among the owners, and the growth in the value of the stock comes not from the rising stock price, but from increasing the profitability of the company. Companies going out of business can be required to offer their assets to the workers first, at cost, to allow the business to be converted into a cooperative venture. The typical company is owned by the workers, not distant or absent shareholders who are shielded from liability for poor company decision making and ignorant of local impacts of company policies. Companies are small in size, regional at the largest rather than international, and therefore are heavily invested in seeing that the local environment is protected and sustained in every company operation.
- single payer, *not-for-profit* medical insurance controls costs and provides universal coverage. Both doctors and patients engage in preventative care that helps keep illness and costs low. Most doctors work out of small storefront offices that can handle 80% of their patients with 20% of the

standard hospital equipment. Hospital stays are only for the more severe or unusual illnesses. Government funding of drug research and development, or awarding monetary prizes for proven therapies, removes the need for high pharmaceutical costs once the drug is available for use. Increased use of Internet communications, allowing high-definition video conferencing and relaying data from personal detection devices, limits the need for face-to-face doctor/patient interactions but increases the ability of specialists to be remotely, yet intimately, involved in patient care. We focus on allowing health to surface, to reveal itself, rather than focusing on repair. We focus on health, not disease.

- decision-making at the personal, business and governmental levels is driven primarily by consideration of the impact on today's actions on our great-great-great-great-great grandchildren. Heavy emphasis is placed on ethical actions, community sustainability and environmental restoration.
- composting and recycling nearly everything avoids paying the extreme fees for trash disposal. Trash pickup,

rather than occurring on a regular weekly schedule as it does in most towns, becomes a service that must be requested. Products are sold without the many-layered packaging that requires disposal. People carry their own cutlery, cups, plates and napkins when eating out and bags when shopping. Neighbors regularly share vehicles, tools and appliances, limiting the use of resources to place a lawnmower in every garage.

- the military becomes a National Defense force, tasked only with protecting our borders, ports and airports. All foreign bases are closed. Funds released by this downsizing of the military can now be used for environmental restoration, retiring the national debt, foreign humanitarian aid, renewable energy development, and public infrastructure renovation. No weapons are manufactured in the US and then shipped overseas to fuel conflicts elsewhere.
- with energy independence the goal, local energy generation is the norm, removing our reliance upon an aging and inefficient national energy grid, use of polluting fossil fuels for power, and the need to dominate nations around the globe to ensure access to

oil. Generating power at its point of usage avoids much of the waste seen today, and is both sustainable and cost-effective. Government funding of research to develop energy storage techniques has solved the battery issues we face today, making solar and wind power less costly than petroleum-based fuels.

- a policy promoting food independence has restored the small, multi-crop family owned and operated farms. Locally grown seasonal vegetables and fruits dominate the markets. Chemical fertilizers and pesticides are banned, enhancing the environment. Soil used for agriculture begins to be restored to sustainable condition<sup>37</sup>. In a few places where suburban sprawl still exists and people have yards, small gardens predominate, supplementing market purchases. We begin to regain the knowledge of natural pest control and the value of

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<sup>37</sup> Natural, unfarmed soil contains 10 – 13% humus. At least 3% is needed for the soil activity that regenerates its capacity to grow food containing useful nutrients. Today's commercially farmed land, due to annual use of chemicals and repeated plowing, contains less than 1%. Studies also show that the actual nutrition available in our foods today is about 30% of what it was 50 years ago. Illinois, the richest farmland, imports over 90% of its food.



planting multiple crops within the same space that has been forgotten during our recent, monoculture, corporate farming-dominated past.

- we do a better job of educating our children. We address the issues that prevent minority and low-income children who have high test scores from getting a college education<sup>38</sup>. We ensure that children receive sound financial education. We graduate students who can communicate effectively, reason logically, and research any topic that interests them, rather than take tests well. Children are taught critical thinking skills and can form strong, complex moral arguments.
- communities are healthier, as people care for one another and spend more quality time with children as they grow into society. Prisons represent the failure of society and are used only as a last resort. We recognize that when *justice = punishment*, we are treating the symptom, not the disease. Instead, rehabilitation and education are the primary methods used to deal with those who offend the established

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<sup>38</sup> In 2009, these children were 5 times less likely to go to college than their more affluent, or white, peers

norms of behavior. Crime is seen as a symptom of rebellion, and the cause is addressed not by locking the person away, but by determining the reason for the rebellion and then dealing with that cause. Offenders, rather than being “thrown away” into a cell, are instead given employment and taught useful skills in community-owned businesses<sup>39</sup>. Drug offenses are seen as medical emergencies, not criminal issues. As everyone who wants to work can find work that pays a living wage, there is little, if any, theft or other crimes against property. As our sense of connection with our neighbors, our feelings of validation as productive members of society, and love for our life and community grows, crimes of violence also become distant memories.

- we address the issues of childcare; by elevating in status and pay those who work as child care providers. We also

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<sup>39</sup> In Walsall, England, a project is already showing results in lowering crime rates. Any time a person is arrested for property crimes, theft for example, they are tested for drugs. If positive, the offender is immediately routed out of the judicial “punishment” system and into a drug rehabilitation process, to cure the foundation of the problem (addiction), not the symptom (theft).

develop education for parents to ensure children receive the best possible care and support, avoiding many of the issues caused by dysfunctional family situations. We may find that developing relations with our neighbors leads to living situations where many families live together, sharing resources and attention, benefiting from economies of scale and increased interpersonal relations. It helps to have a village raise a child.

- politicians arise from our best and brightest once they are allowed to serve the people and the greater good of the generations to come rather than the corporations that dominate politics today. Banning the use of corporate funds for campaigns was instrumental to ensuring that the voice of the people could be heard. The fiction that corporations held the same rights as an individual citizen was finally rejected as a product of runaway capitalism, useful only to the richest few that exploited the many poor.
- we recognize that we are part of Nature, not separate from it or its Master. We have seen that the problems we face, for the first time in our history, are global in substance and require a global response. We

know we cannot return to the *pristine* Nature we once enjoyed, instead we find ways to correct the mess we have made of our nest, ways to build the foundation of a global culture that feeds everyone physically and spiritually, and ways of overcoming our separation to take up an integral, aware role in the Web of Life.

- 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. To avoid being slapped by the world, can we keep our touch light and free? Can we blend our energies and begin to move together, rather than in competition?

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, can 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 directly with one another, to

brainstorm potential solutions, to inspire our family and friends, and to begin to take the steps we can to bring this new world 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?

# Oil

Oil is as fundamental to our life today as the air we breathe. Our deep relationship with oil, however, is less than 200 years old and is not all sweetness and light. Oil affects our economy, our industry, our politics, war and peace, our environment, our transportation system, our medicines, our food supply; actually it's difficult to find an aspect of modern life that oil *does not* affect. Interestingly, the economic meltdown of 2008 followed US\$147 per barrel oil prices by a mere 60 days. Increasingly, oil *requires* military force, to protect or to confiscate oil fields, or to force an exporter to trade with a particular nation. To say that we need to end our dependence on oil can be very scary. Has anything like this ever occurred before? One might liken taking oil from our modern lifestyle to being equal to the loss of buffalo to the American Indian communities of the 1800s. They depended on buffalo for much of their food and clothing, and yet suddenly buffalo were hunted to near-extinction. How they coped with losing their primary resource holds valuable lessons for us today<sup>40</sup>.

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<sup>40</sup> They didn't handle it very successfully. They tried to assimilate into the dominant "white" culture without success, they were unable to maintain their own culture to a large degree, and they found no suitable

Consequently, our relationship, some would say *addiction*, to oil bears inquiry. What are some of the assumptions we hold regarding oil?

## Oil will always be cheap

As recently as 1973, oil was priced at less than \$3 per barrel. Gasoline sold for ten or twelve cents a gallon, and we didn't mind a bit driving a car or truck that got 7 miles per gallon. Even today, when gas hovers just above \$2 per gallon, U.S. consumers vote with their credit and buy large, gas-guzzling cars, trucks and SUVs. It's only when gas climbs above \$4 per gallon that we begin to buy fuel-efficient, environmentally friendly vehicles. This was one trap that General Motors (GM) fell into, focusing on manufacturing trucks and Hummers that suck up gas, because that's what the public was buying. When gas wasn't so cheap, our desire for inefficient vehicles evaporated, and GM had no offerings to meet our sudden desire for fuel economy.

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replacement for buffalo until late in the 1900s. That's when some tribes had success opening casinos, finally finding a way to shift some money out of the hands of their oppressors

We complain about the increasing volatility of gas prices for our vehicles, and we see the impact of rising petroleum prices in many ways, including in:

- the cost of our food, as nearly all of it is trucked in from hundreds and thousands of miles away
- the cost of our food, as fertilizers today are made from natural gas and pesticides are made from petroleum: as the cost of gas and oil rise, so does the cost of the products industrial farming requires
- increased 'fuel surcharges', on airline tickets and newspaper home delivery subscriptions for example
- higher prices at the local department store for goods that are shipped in from manufacturing plants outside the country
- increased costs to fuel our vehicles, in order to commute to work, that eat into our discretionary income
- layoffs from companies that struggle to meet expenses as the economy declines

We refuse to allow (or, at best, grudgingly allow) governments, so desperate for funds for programs supporting various needs of citizens, to raise taxes on gasoline. Even when the funds collected can only be used



for improvements to mass-transit or highway infrastructure, we complain. We don't want the government to engineer changes in our driving habits through raising taxes, even if there are many valid reasons that our habits need to change. And it seems not to matter that bridges have recently fallen down; we continue to assume that concrete and rebar will last forever.

We tend to think that the bridge near our home will always be there, indeed, has always *been* there. But if I ask a butterfly, perched on a branch of a redwood tree, if what it rests on is alive, it would say, "Of course not! I've not seen it move, change or grow my whole life!"

We are often unaware that our federal government provides tens of billions of dollars in subsidies<sup>41</sup> and tax breaks to oil companies, even as those same companies report profits exceeding, in the recent case of Exxon, \$11 billion in *one quarter*. We ignore the success other countries have enjoyed from taxing gasoline in order to fund mass-transit programs and development of

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<sup>41</sup>In 2006, energy subsidies alone totaled over \$74 billion: \$50 billion for fossil fuels, \$11 billion for renewable energy sources and conservation programs, \$8 billion for nuclear power and \$6 billion for ethanol producers. Ethanol is a product that allows us to pour food into our gas tank, an incredibly arrogant, or desperate, act.

alternative fuel sources. In some cases the taxes make a gallon of gas cost US\$6 or US\$7, a price we feel we couldn't pay ourselves. If we can acknowledge that at some future point, gas will cost \$10 per gallon and that money will flow to producers outside the U.S. (a likely scenario today), can we see the benefits of paying \$10 per gallon today and using the surplus funds to research and develop effective alternatives to oil and to fund other infrastructure and mass transit improvements?

We also find it nearly impossible to take one personal conservation measure that saves a significant amount of oil, namely driving at or below 55 miles per hour. It takes nearly 20% more fuel to drive at 70 mph, yet many of us push that fact into a dark recess of our mind and even exceed *that* high speed. We justify it by falling back on the "I don't have time to drive slowly" scarcity excuse, or "I can't drive slower than everyone else" as if your speed on the highway is a competition that you want to win. Can you picture the day when you drive 70 mph for the last time? Hopefully, that day is already in the past.

Oil not only fuels the machinery that enables large multinational corporations to produce our food, pushing most small farmers out of business, but it is also the source of most of the fertilizers and

pesticides that provide for the bounty of fresh vegetables at your local supermarket. We have forgotten that only a few years ago, most of the vegetables we enjoy year-round today were organic, traditionally seasonal foods. Cheap oil allows tomatoes to be shipped thousands of miles to your local retailer, even in February. We spend over 7 calories of energy for every calorie of food consumed, 3 to grow the food and 4 to package and transport it to our table. Fully 1/3<sup>rd</sup> of the oil used in America today is for food.

Where would we be without plastic? Another by-product of cheap oil, plastic has fueled not only lightweight products but also engendered our throwaway culture. This insidious mindset is now readily apparent in all aspects of our society, including:

- ever-increasing amounts of trash<sup>42</sup>
- our desire to frequently upgrade many of the items we utilize in our everyday lives to interact (from a distance) with others of like-mind even before the item we are using no longer works

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<sup>42</sup> Julia Butterfly Hill says, in a sound bite that has received much attention, “When you throw something away, where is away?” How would your life be different if you could not throw anything away? Can that image help inform changes that you can make today to limit the amount of trash you contribute to our environment?

- our willingness to purchase items that we take home in several (often six or seven) layers of packaging designed to prevent us from putting the item in our pocket and leaving the store without paying for it
- our inability to plan far enough ahead to bring along reusable bags in which to carry our purchases
- even the ease with which we throw away our relationships

Recent scientific studies show that plastic releases endocrine disrupters, molecules that interfere with our body's chemistry in ways that affect our hormones. The increasing incidence of young girls reaching puberty at much earlier ages than normal may be tied to this problem. Plastics discarded into the environment are a small part of the pollution in our waterways, where scientists have noted recently problems with male fish and frogs actually changing physically into females. Some speculate that this is also the cause of the decrease in the average amount of sperm American men make today, compared to just a few generations ago.

As oil remains cheap, and so ubiquitous within our culture, the opportunities for pollution and environmental degradation increase. In order to remain cheap, oil

exploration and drilling has pushed into areas that are environmentally sensitive, difficult to manage, expensive to accomplish. It has taken oil producers into parts of the world where the local inhabitants neither want the burden of dealing with the residues and pollution left behind, nor desire the interference or funds that result from a multinational conglomerate removing resources from under their homes. Internally Displaced Persons (IDPs), people who have been pushed off their ancestral lands due to the desire of outsiders to extract petroleum or minerals, account for a third of the (UN estimated) 40 million refugees that struggle to survive today. This breeds discontent that can spill over into deadly violence at worst, large and costly environmental disasters, or lawsuits to recover damages at best.

As with any resource, a scarcity of something we need for our survival, or to support our culture, will drive us to find a source that can supply us that resource. If we are lucky, we will find a trading partner who will offer us what we want for a reasonable price. If we are unlucky, we may have to take what we need by force or do without. As we can see, oil is just such a resource. And wars have been, and continue to be, fought to ensure we have access to oil.

In the U.S., our first *oil shock* came when OPEC oil producers in the Middle East began to limit their production, in an effort to lower supplies and drive up prices in the early 1970's. Not widely discussed at the time, America had reached its peak oil production at that time, and despite such famous fields as the North Slope of Alaska coming into production, America's production has fallen ever since. Some argue today that this oil shock was largely and secretly driven by the U.S. government, which had only just taken our currency off the gold standard. Since 1945, the U.S. dollar has been the only currency accepted for payment for oil. This forces any nation that needs to import oil to acquire dollars for purchasing that oil. The U.S., of course, can just print (or borrow) the money we need. Everyone else needs to manage their trade with us in order to have dollars to use for their oil purchases. Interestingly enough, those dollars, once they've been used to buy oil, get deposited into banks, which can then lend to governments, corporations and individuals around the world<sup>43</sup>. This is a primary driver of the world's economy, and one reason why the dollar tends to maintain its value in

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<sup>43</sup>For more information about how money is 'created' from debt, see "*Web of Debt: The Shocking Truth About Our Money System And How We Can Break Free*" By Ellen Hodgson Brown

relation to other currencies. If any nation tries to move away from using the dollar to pay for oil, our entire global economy could be fundamentally altered, transformed in ways that would hurt the U.S. economy more than most. This is pertinent because there were news reports in autumn 2000 that Saddam Hussein would soon transition Iraq's oil transactions to Euros, referring to the U.S. dollar as the currency of an "enemy state".<sup>44, 45</sup> It has been widely speculated that the U.S. invasion of Iraq had something to do with securing America's access to oil, yet America only gets about 6% of its oil imports from Iraq. The issue may be about more than just the source of some small bit of oil; it may actually concern protecting our entire economic model.

China is a fast growing economy today, and seems to have adopted the American lifestyle as its role model. It is actively working around the world to secure the energy (read: oil) resources it needs to fuel that lifestyle, using infrastructure building projects as bait as well as outbidding others to meet its expected demand for petroleum.

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<sup>44</sup>Cited from "*Petrodollar Warfare*" by William Clark

<sup>45</sup> In 2010, attempts are being made to introduce a new regional currency among the Middle East oil producers that countries will be required to use when purchasing their oil.

It is not inconceivable that if there are problems accessing oil for either China or the U.S., local wars might erupt to settle them.

Cheap oil also depends on the continued security of existing pumping and transport operations. In many parts of the world, governmental instability threatens to disrupt operations. Also, pipelines are frequently used to move oil from wells to transportation facilities (typically ports) and refining facilities, and the potential exists for pipelines to be damaged or destroyed by terrorists or protesters. This could cause supply and therefore price concerns.

Hurricanes and leaks have shut down oilrig operations in the Gulf of Mexico in recent years, and continue to be a cause of price volatility.

And while we are focused on oil in this chapter, another huge source of concern is our continued use of another fossil fuel: coal. While contributing to nearly half the greenhouse gas emissions in America, burning coal in electrical generation plants also produces a vast amount of polluting byproducts<sup>46</sup>. Surprisingly, the waste produced by coal-fired electricity generating plants is actually more radioactive than that generated by their nuclear counterparts. “In

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<sup>46</sup> New evidence proving that receiving coal in one’s Christmas stocking is truly the worst possible gift?



fact, the fly ash emitted by a power plant—a by-product from burning coal for electricity—carries into the surrounding environment 100 times more radiation than a nuclear power plant producing the same amount of energy” [*Scientific American*, Dec. 13, 2007]. Fly ash contains radioactive uranium and thorium, and other toxic elements such as mercury, lead, arsenic and chromium. All these elements are found in coal naturally, but the burning of the coal concentrates them far beyond what is natural. These elements, including the uranium, sometimes leach into the soil and water surrounding a coal plant, affecting cropland and, in turn, food.

More than 130 million tons of coal ashes are generated each year. The ash is stored either dry in landfill sites or underneath golf courses, or in liquid, aboveground storage ponds, many of which are unlined and allow seepage into nearby water sources. Some if it is even recycled into carpets, bowling balls or bathroom sinks. You may have some inside your home right now. The coal industry says it is *safe as dirt*, yet how can that be true? Coal ash is unregulated by the EPA, having never been classified as a hazardous material. Some states have regulations; a few might even be effective. The result is that unregulated dumping of hazardous, toxic and radioactive material may be happening in your neighborhood,

and the government looks the other way in order to keep the price of coal-generated electricity artificially low. It is impossible to place a dollar amount on the subsequent pollution, health costs, damage to ecosystems and their flora and fauna, or on the clean-up costs of the waste that already exists.

## Oil is not causing global warming

Oil began its life as plants using photosynthesis to capture sunlight, harvesting the energy that fuels life on our planet. Then through a process taking millions of years and intense heat and pressure, the sunlight captured by the plants transformed into the liquid petroleum and natural gas we extract for use today. We have managed, in just 200 years, to burn half of it for fuel or to generate power and to release the carbon that is locked within the oil and gas. That carbon was not in the air and warming the planet until we burned it. Whether you agree that man is mostly at fault for causing climate change or not, the fact remains that refining and burning fossil fuels releases carbon dioxide (CO<sub>2</sub>) into the

atmosphere<sup>47</sup>. CO<sub>2</sub> absorbs heat, heat that otherwise would radiate out into space in a process that has previously maintained the planet's temperature within a narrow band that supports life, as we know it. For every degree (Celsius) rise in temperature, the atmosphere can absorb 7% more water<sup>48</sup>. We can't add CO<sub>2</sub> to our air forever without expecting that there might be some resulting change in our environment. Ice cores that go back hundreds of thousands of years tell us how much CO<sub>2</sub> was in the air at every point throughout those years, and the Earth has never seen concentrations above 400 parts per million (ppm) during that time. Today

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<sup>47</sup>In late 2009, the California Air Resources Board released results from data it gathered concerning all emissions of CO<sub>2</sub> in the state, or elsewhere to generate electricity for the state. It found that oil refineries topped the list of in-state polluters, taking the top 4 spots and 7 of the top 10 places. The largest emissions were from the Chevron refinery in Richmond, CA, emitting 4.79 metric tons of CO<sub>2</sub> the prior year. Yet 5 coal burning power plants in Utah and Wyoming, that sell power to California, exceeded even Chevron. More than 5 pounds of CO<sub>2</sub> is emitted for every gallon of gas burned in your automobile.

<sup>48</sup>Bad news: ice cap and glacial melting releases more water. Good news: Air can hold more water. Bad news: Air holding more water leads to more rainfall, more snowfall, and changes in where that rain and water fall. Good news: If we want to grow food on healthy soil, changing rainfall patterns might help us meet our food requirements, making now-arid soil tillable.

(2009), we are at 389 ppm and rising at 2½ ppm per year. It is clear that we will see a rise in temperature unlike any we can access through the climate record, and as long as we continue to release CO<sub>2</sub> (and methane<sup>49</sup>) we will exacerbate the problem. Our climate models today are at best guesswork, as we have no historical records to look to for examples. Even the best models have recently been shown to be underestimating the rate at which the ice caps and glaciers are melting, an event that will contribute to sea-level rise and the consequent flooding of low-lying coastal areas, often heavily populated. Weather patterns, where and how much rain falls for instance, are driven by the hydrological cycle of water evaporating from the oceans, falling over land, and making its way back to the oceans. As the ocean temperature warms, the water expands (contributing the bulk of the rise in sea levels) and rainfall patterns adjust. Land now used for farming may soon be dry and

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<sup>49</sup>Methane is released from organic material in soil, and from animal (primarily cow) digestion. Because we raise so many cows for beef, they contribute nearly 40% of the methane released today. The bulk of the release results from the thawing of the permafrost near the North Pole, thawing that is increasing in speed every year as temperatures rise. Methane is a problem because it absorbs over 20% *more heat* than CO<sub>2</sub>, thus raising planetary temperatures much faster.

unsuitable for growing, and rivers now used to irrigate crops may dry up as the snow packs and rain that fill them disappear. Cheap oil gives us an excuse to use more and more of it, hastening any effects caused by rising levels of CO<sub>2</sub>.

The three largest contributors to the release of CO<sub>2</sub> today are buildings (to supply needed power and heat), raising and transporting beef for our meals, and transportation. Alternatives to our current use of oil to power and heat our buildings are to make local power generation feasible and to insulate them better. We can install solar, wind, hydrogen or geothermal power sources as an integral part of the building itself. We used to design our homes to take advantage of the angle of the Sun for heat or the direction of the prevailing wind for cooling. A few buildings have used the earth itself for insulation and temperature modulation. We have used awnings and shutters to help control heat in the past, though these are considered unsightly by today's sensibilities. As our industrial culture has brought the power of oil to our fingertips, though, we have abandoned that wisdom in favor of the more direct methods of temperature control provided by oil, gas and coal using central heating and air conditioning units. Generating the power we need, where we need it, eliminates the waste

that occurs transmitting power over wires over long distances; currently nearly 50% of the power generated is lost during its travel over the old wire system. It gives us more knowledge of, and control over, our power usage. It forces us to use methods that are environmentally cleaner, because we don't want pollution "in *our own* backyard".

We have also developed an entire infrastructure of appliances that are always "on", drawing nearly as much power when we think they are off as when they are actually operating. This vampire load enables the TV to be turned on with a click of the remote, it keeps our internet router always connected to the Web, it keeps the printer ready to print even though no one is home, and it keeps the *wall rat* that transforms the electricity from the grid to the lower power needed by our portable electronics ready and waiting to charge your phone. We can make large gains through conservation by actually turning appliances off or unplugging transformers, when they are not in active use. Put your entertainment system on a power strip, and turn the strip off when you are not using the equipment.

We need to develop better storage mechanisms, to get us through cloudy days or weak generating capacity. A universal charger that works with all portable devices would eliminate the need for multiple

transformers, and designing electronics to work over a wider range of power<sup>50</sup> would conserve electricity. The power infrastructure can be transformed using improved communications. Imagine a local area network of appliances in your neighborhood, all connected via the Internet wirelessly. Together, they can plan the most efficient times to run each of the area's dishwashers and washing machines, to avoid all machines running at once and creating a large draw on the power grid. One house that is getting a great angle on the Sun can share power with neighboring homes. Sensing that the owner is approaching the home, various appliances may be awakened to a standby mode by a central controller, rather than "idling" all day long. This integrated grid will be much more efficient and decrease our power demands greatly, with minimal cost upfront.

We can each make an important contribution to conservation by decreasing the amount of meat we eat<sup>51</sup>. Approaching this idea with baby steps, making one meal a day meatless demonstrates how easy this

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<sup>50</sup> Portable electronic devices show "battery low" when the battery has *used* just 10% of its power.

<sup>51</sup> According to figures released by the United Nations, the entire process required to put meat on our tables releases 40% more CO<sub>2</sub> than is contained in auto exhaust.

transition can be. Cows consume 14 calories for every calorie of meat produced, and those 14 calories come from agricultural land that might otherwise be used to feed people. Often these lands were recently forested, and cutting down the trees and raising crops to feed beef are the primary cause of deforestation<sup>52</sup>. Growing these crops, with the accompanying plowing and chemical/pesticide use, rapidly depletes the land's ability to grow nutritious crops. Razing forests that took decades to grow to provide tillable land for a few years is very inefficient. Cows produce 40% of the methane that enters the atmosphere as they digest their food. This is a major contributor to atmospheric change. If you need other reasons to stop eating meat, consider the ethical dilemma of killing sentient beings for food, or the suffering and cruelty of modern butchering procedures<sup>53</sup>.

## We need oil to live

It is hard for us to remember, but Mankind has only been processing oil and using the resulting products to run machinery and

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<sup>52</sup> Deforestation is the fourth largest source of CO2 emissions.

<sup>53</sup> Search online for "*Glass Walls*", a video narrated by Sir Paul McCartney



provide electricity, light and heat for barely 150 years. The first oil well was drilled into American soil in 1859. Even during our Civil War, candles and whale oil lamps were the main source of light after sunset. We used to have to crank our motors to get them to start. Is it so farfetched to leave behind the idea of filling a tank full of flammable liquid in order to travel 4 blocks to the local market?

We've only had large corporations dominating our agricultural industry for a few decades. In the 1950's and 1960's, small farmers produced the bulk of our food. Locally grown food comprised most of what you could buy at your local market, and the available food reflected the season or the time of year. Chemical fertilizers and pesticides, created from oil and natural gas, are not required to grow our food. "Organic" farm yields in excess of 10 times commercial farming yields have been demonstrated, not just in America, but also in many other countries. Buying relatively cheap tomatoes in February is a recent phenomenon, though we have so quickly forgotten this fact. The point is, man for thousands of years lived life much closer to Nature, much more attuned to the rhythms and cycles of life. In this case, *progress* can be adapted to blend the best aspects of that connected life with the conveniences available to us through the use of power from oil. We now know the

pitfalls of burning fossil fuels to feed our machinery; we need not throw out every invention that has made our life (potentially) more abundant. But can we recognize the pathologies that have developed as technology has pushed us forward? Can we select the aspects that are truly useful and leave behind the destructive parts: the parts that pollute, the parts that depend on the exploitation of people and that increase our separation from God, Nature and each other? Can our goal be to find ways to generate the power necessary to drive *enough* machinery and technology to allow us to focus on relationship building; relationships with each other, with Nature, and with God<sup>54</sup>? Can we begin to grasp that the people around the TV are more important than what is *on* the TV? Can we realize the real *value* of people and things, not the price?

## We can keep oil cheap by drilling more

One of the most contentious debates concerning oil today is the notion (and timing) of *Peak Oil*. Peak Oil refers to the

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<sup>54</sup>Or Allah, or the Divine or The One, or whatever name you place on the Spirit of our Universe.

concept that at some point, we will reach the maximum annual production of this *finite* resource, and oil, as it becomes increasingly scarce, hard to find, and expensive to extract, will increase in price. No mention is made in this debate about the effect of instituting *true cost* pricing for oil, which would factor in the costs of pollution remediation, ecosystem restoration, carbon sequestration, and other expenses currently ignored in the cost at the pump. The focus is entirely on trying to anticipate when the price of gasoline will begin its inexorable rise due to the shortage of *easily extracted petroleum*.

During the 2008 Presidential campaign, a mantra that was often repeated at Sarah Palin rallies was, "Drill, baby, drill". This reference to the notion that all that is required to free America from its dependence on foreign oil reserves is to drill more: drill in Alaska, drill off the coasts of California and Florida, drill in places we haven't even thought of yet, as if oil will just magically appear and fill our tanks because we drill for it. It ignores that fact that during the last 40 years, we have been pumping four times more oil than we have been able to discover. It ignores that fact that we used to get nearly 30 times the oil per unit of energy needed to extract that oil, today we are lucky to get 5 times the oil, and in many operations we now get 2 times the energy

required to pump oil. Those who disbelieve that oil will one day be expensive *choose* to ignore these obvious trends in order to perpetuate their dream.

One assumption that is rarely discussed yet can be challenged in this debate is that *every bit of available oil must be used*. Yes, oil produces an incredible amount of energy per unit consumed, far more than any other method Man has found. But we have ignored so many of the peripheral issues surrounding the freeing of carbon from its inert, buried nature as crude oil or coal, it only *appears* to be cheap today. If we factor in the damage oil causes, or the costs to repair the damage or prevent the damages from occurring, we find other methods of power generation become quite cost-effective, especially if that power comes from sources that are infinite, sustainable and/or non-polluting. Just because oil exists, we are not required to use it. It would be perfectly acceptable to leave some oil in the ground.

Logically, whether we are still able to locate new deposits of oil or not, at some future time we will stop finding new places to drill. At best, the “keep drilling, stay cheap” mantra can sustain our society for a while longer, but there is no chance it can continue forever. If we must reconcile to life without oil at some future time, it behooves us to begin

to extricate oil from our lives while we still have some say in how that happens.

“Our way of life is pretty much history.....” said a resident of Grand Isle, early June 2010 (6 weeks after the debacle of the Deepwater Horizon explosion and development into America’s largest oil spill). Of course, he was referring to the local lifestyle, dependant upon tourism, fishing, and oil drilling that currently funds the local economy. But he was also correct in another way: that America’s way of life, dependent upon burning something every time we want energy, is also drawing to a close. Before you get too outraged by the spill into the Gulf of Mexico, answer these questions: what have you done, since the spill, to decrease your use of petroleum, to help eliminate the need to drill a mile underwater? How have you reduced your own personal demand for oil?

## Cheap, clean, sustainable energy: A bad idea?

For many years, the prayer/mantra of green activists has focused on the need for a cheap, clean, and sustainable alternative to fossil fuels. We struggle to educate folks who

are entrenched in the “Drill, baby, drill!” mindset, we rail against the subsidies that keep oil cheap, we plead for enforcement of laws and regulations that *should* prevent environmental damage or remedy damage that has already occurred, we install solar panels on our roof (and take advantage of tax breaks) and hope our neighbors catch the *green* bug and imitate us. I'm beginning to wonder if we are right.

You see, creating an alternative energy source that meets these criteria will only enable us to utilize the Earth's other finite resources that much faster. It will relieve us of the guilt caused when our energy sources are not clean and sustainable, and will foster an attitude of “Now I can do anything!” It will perpetuate the trance that focuses our daily lives on consumption, as it allows creation of new and greater tools and toys. In short, it merely *tweaks* the current paradigm, and allows the modern world to continue with business as usual.

And business as usual, cannot continue. It is not enough to limit greenhouse gas emissions, we are already far past the 350 ppm of CO<sub>2</sub> in the atmosphere that scientists tell us is the maximum we can sustain without tragic climate change. In other words, our Earthly culture must not only reduce emissions, but have *negative*

*emissions* within the next several years in order to stabilize our situation.

Immediately, our reaction to this notion tends to be: as long as I can have my life continue pretty much as it is today, I will support change to a greener society, and doesn't cheap, clean and sustainable meet both my needs and the needs of the Earth? Yet when we examine the unquestioned assumptions of our green movement, we find a big one: cheap, green and sustainable energy will solve our problems. This assumption implies it will end environmental pollution and climate change, it will stop the exploitation that is intrinsic to resource extraction, it will lead to social justice, it will end the increasing frequency of resource wars, and it will allow our society to continue as it is today, just in a more Earth friendly manner.

I fear it will do none of these things, and therefore is leading us astray. We worry not only about CO<sub>2</sub>; we also face the release of huge amounts of methane, more than 20 times worse as a greenhouse gas than CO<sub>2</sub>, from melting permafrost. Manufacturing solar panels and wind turbines currently requires the mining and refining of exotic metals and other resources; and while power generation itself may be green, the actual manufacturing of the equipment is most definitely *not* green. Indigenous peoples will continue to pay the

social costs of manufacturing if cheap, clean and sustainable power allows our materialism to continue, if our appetite for the next gadget, car or larger home continues to be fed. Today, China exports half of the rare earth supply needed for modern electronics. What happens if they cut back for some reason? Could we envision a day when our desire for the latest iPhone necessitates a war over raw materials? Certainly under our current paradigm, that would be a possibility. Relying upon technological advances to save us, especially in these times when the scientific literacy of the American public is lower than ever in modern times, leaves us vulnerable to being manipulated by those few who do understand it. It's one thing to not understand how electricity lets you watch the latest movie on your laptop, it's quite another to have a few lab assistants creating life in a petri dish, life that may burst from the lab with deadly, unintended consequences. Without good science education, we are hardly able to carry on an acceptable debate about the moral and ethical considerations of the research and development work undertaken today. And just as "every cloud has a silver lining", the opposite is also true. Every action or decision carries within it the seed of desirable as well as undesirable ramifications. Nothing (and no one) is



entirely good, nothing entirely bad. The line between good and evil cuts across every human heart. As our pace of change continues to speed up, with more and more people researching and working to increase our knowledge, our ability to foresee unintended consequences and deal with them diminishes. We simply unleash forces we know little about, and are surprised at the changes wrought.

The essence of the path that leads us away from these catastrophes involves a radical change in how we relate to one another and to the Earth. Utilizing local food sources, limiting polluting transportation options, eliminating the burning of fossil fuels for electricity, choosing loving relationship over mind-less entertainment and mind-numbing work, these are all options that have been offered as part of alternative lifestyles that engender sustainability. Man's survival depends on more than a simple *tweak* to the system. Is it possible that instituting a hefty carbon tax, a method of properly valuing the burning of fossil fuels to cope with all the ramifications of their use and thereby limiting their economic viability, is a better solution than finding cheap, clean and sustainable energy? What will it take for us to acknowledge, and face head on, the need for radical change by everyone who currently partakes of the modern lifestyle?

Touting cheap, clean and sustainable energy will not be successful. It will only create the facade of change, and ultimately, disaster.

## A new perspective: Oil

And why are we focusing on so many aspects of oil? Each of these concerns comes with a price; maybe a price today, maybe a price in the future as problems become visible, or possibly a price that may never be truly known. It is very difficult to assign a value in terms of dollars and cents, for human life and environmental safety. How valuable is a clean, drinkable water supply? How valuable is it to be able to play golf on a course that does not have toxic and radioactive materials lying 3 inches under your ball? What is the cost of losing a salmon run, when the toxic materials kill off all life in a nearby river? What is the cost when entire ecosystems are destroyed following the installation of a dam for *flood control* that really just allows golf courses to be irrigated? How can we price the loss of topsoil to erosion and overuse? Over half the rivers in the U.S. that used to reach the ocean, don't today, including the mighty Colorado River. What is the cost of that?

What are the savings, over the long-term, of building an agricultural paradigm based on permaculture? What would it take to change

farming methods to regenerate soil rather than deplete it, to regrow forests or log them sustainably rather than by clear-cut? Can we create resilient communities by sharing resources with everyone and by adopting decision-making processes that communicate accurate information, build consensus and tap into the wisdom of the group? Let's begin to grow rooftop gardens, plant vegetables in pots that sit on existing concrete surfaces, or plant pomegranate or other food-producing hedges on our city lot. Let's collect rainwater that runs off paved surfaces and use it to replenish our water table, rather than letting it flow through pipes to rivers and oceans. We can collect rainwater from our roof and fill the kid's wading pool and water our backyard garden.

One aspect of our current oil paradigm is becoming more clear every day: we will eventually pay the true and complete cost of everything we produce, and that cost will be higher the longer we wait to pay. At that point, will oil have been cheap? Definitely not. So no matter what we pay for gas at the pump for our cars and trucks, we are kidding ourselves if we think that oil is cheap. The only way we will avoid the ultimate settling of accounts is if we are extinct. Will we consider that as just another unfortunate *loss of biodiversity*?

# *America is the Greatest Nation on Earth*

As children grow, and begin to understand that there are other people and relationships in life that matter, a natural progression ensues. Our awareness begins with our parents, and then grows to include our family, neighbors, and eventually tribe, village, state, nation, planet and universe. Nationalism is the sense that our tribe or nation, is the greatest one of all, and that everyone not a member of our group is envious or hateful at worst, and desiring to be us at best.

This attitude has been around seemingly forever. In America, I was exposed to it in my early years when I first heard the slogan, "*America, love it or leave it!*" If we fail to question the assumption that *America is in fact* the greatest nation, we blind ourselves to opportunities to improve our lifestyle by learning from how others view the world. I have spent years living outside the U.S., and heartily recommend that experience to everyone. I'm not suggesting that you vacation outside the country, especially in

the manner in which many people travel. One or two weeks, flitting from hotel buffet to bus to tourist attraction to bus to hotel pool, repeat every day, is not enough. I've seen people get off the tour bus (in Italy, in 1999) and walk briskly past several local cafes and restaurants, to enter the McDonald's and get American food. That's not going to open your eyes to any new possibilities.

What I advocate is spending months in a neighborhood: learning the language enough to find out about some of the cares and concerns your new neighbors bear, seeing how others cope with intermittent power and water outages, learning to shop (and haggle over prices) for the best available food, learning to cook the local delicacies, and experiencing some of life's rituals such as weddings and funerals. These activities contain real lessons that are easily gleaned from exposure to other cultures and lifestyles, and may demonstrate aspects of life that actually work *better* than the American version. For instance, you might find yourself taking a train trip, or visiting a local doctor or hospital, or viewing an international news program such as BBC World or al-Jazeera English. Such experiences, when contrasted with your home country, allow you to sense the degree to which we have let our country slip in very meaningful ways.

Learning a second language opens up new perspectives. Language evolves to reflect the culture in which it is used. Language also controls what we can and cannot see about the world around us. We are taught the words, the names, of our world from a very young age, and we don't even know what we don't know if we haven't the language to describe it. Think about an archaeologist, digging into a site containing the remnants of a civilization. If this is the first encounter with the ancient culture, and no writing exists to explain what life was like ages before, the culture will be very difficult to understand. Indeed the person performing the dig may ignore vital clues and information purely because the clue is unexpected or in a form that the scientist has not previously named. Think also, about a time in your past when you were unable to figure out a solution to a problem. Once someone else examined the issue and offered an acceptable answer, it all suddenly became very apparent that the proposed solution would work. Yet before you were given the language to express the solution, it was hidden from your awareness.

I found an example of this concept as I was living in Thailand and learning the Thai language. We lived in a village of about 30 families, about 9 kilometers (5 miles) outside of large town. The Thai word for *want* and the word for *take* are pronounced and written

the same; the difference can only be inferred from context<sup>55</sup>. This puzzled me until I found neighbors dropping by because they needed to borrow the car, or the stereo system, or a large cooking pot that we happened to have in our kitchen. Likewise, very quickly I began to learn who in our village had a particularly useful tool that I would one day borrow myself. This attitude of sharing our own bounty with those around us was not only reflected in the language, but also occupied a much larger part of the villagers' life than in America. Here we are much more likely to get our own lawnmower, for example, rather than borrow a neighbor's machine on a frequent or regular basis.

There is not a nation, state or tribe on Earth that does not have aspects that are beautiful and worthy of our appreciation. Likewise, every entity has some aspects that need improvement, if not outright overhaul. We need to question the assumption that America is the best, and cannot or should not be improved upon. Indeed, one aspect that makes our society so appealing is our freedom to speak our mind, to say whatever we feel appropriate. That right to free speech also includes the right to criticize and

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<sup>55</sup> This assumes there is a difference, which from an American perspective there is. In Thailand, maybe there is no difference to infer.

suggest alternative ways to handle our problems.

Close your eyes and think for a moment: what is it that you love about America (or your own nation, if you are living outside the U.S.)? Is it the education system, the medical system, the political system, the economic system, the natural beauty of the land or the friendliness of the people? Is it the belief that America supports liberty, equality, diversity and meaningful democracy? Now consider these recent statistics:

- America ranks #20 in the world in terms of having the least amount of corruption
- America has 5% of the world's population, yet uses 30% of the world's resources
- With our 5% of population, we emit 25% of the greenhouse gases
- America ranks #19 in the world in life expectancy for someone born today (behind even Cuba, following 50 years of an American embargo of the island)
- America ranks #21 in the world in terms of child mortality
- America ranks #32 in quality of health care (#31 is Costa Rica)
- In America, 21% of children live at or below the poverty line, and well over



¼ of our children go to bed hungry at sometime during each year

- The poorest 10% in America earn 1.8% of the total income in a year, and this ranks #83 in the world
- In the three years 2001-2003, 82 of the Fortune 500 paid no income tax on over \$100 billion in profits during one or more years; additionally, those companies reaped over \$12 billion in tax rebates
- European nations appear to value time spent with young children more than we do, mothers receive *paid time off* after childbirth, as much as two years, and fathers as much as six months
- Today less than 50% of American adults live in a household with a spouse
- Over the last 30 years, wages for non-skilled labor in America, in inflation-adjusted dollars, have fallen 30%
- In the elections of 2008, corporations provided over 80% of the campaign funding (plutocracy: government by the wealthy)
- There is widespread (and global) suspicion that the 2000 and 2004 elections were stolen
- In California, in 2008, high schools suffered a 19% dropout rate

- Over 90% of the biomass of commercial ocean fish has disappeared in the last 50 years
- Our political leaders have ridiculed conservation, with the result that our demand for oil has risen 22% since 1990, far exceeding our population growth during those years
- According to the Environmental Protection Agency (EPA), in 2007 only 37% of plastic soda bottles and 28% of plastic milk jugs were recycled. Overall, only 6.8% of all plastic materials were recycled
- In 2009 U.S. Geologic Survey scientists tested fish in 291 American waterways and found every single sample contained mercury, and that over 25% of the fish exceeded the Environmental Protection Agency's (EPA's) mercury limit for human consumption
- In 1997, 40% of all global solar manufacturing took place inside the U.S. yet by 2007 it had fallen to 8%
- Voter turnout in Presidential elections has not topped 60% of eligible voters since 1968, and has not topped 40% in the mid-term elections since 1970<sup>56</sup>

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<sup>56</sup> Not surprisingly, voter turnout is lowest among the poorest of citizens. If one continually sees themselves

Clearly, America has room for improvement, and is not sustaining the core values we believe in. The purpose for pointing this out is not to bash America or those who believe it to be a great nation. But as long as we keep our heads buried in the sand and pay lip service to our belief in our own greatness, we will lack the will and the insight that can lead us to grow and improve.

Viewed from outside our country, America is often seen as arrogant, self-centered, and even unwilling to listen to reason or pleas for help. Much of our foreign aid, intended to help bring education, medicines, potable water and desperately needed food to the world's poor, ultimately benefits either a U.S. corporation or the few ruling elite in the destination country instead of the intended target. Exporting our media, especially Hollywood blockbusters that glamorize sex and/or violence, is seen as encroaching upon other cultures and deriding other ways of life. This is especially sad because, as we know all too well, few people live life in America as it is depicted in movies. Taken to the extreme, these failures and misconceptions lead to hatred, which in turn can lead to violence and terrorism. This is no excuse for terror, but if we truly want to feel

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falling further and further behind economically, they can be forgiven for feeling powerless to effect any real political change by voting.

safe within our borders, can we investigate why someone would come to hate us so much that they are willing to die in order to hit back at us?

We also insulate ourselves from the outside world. While there are news sources that can inform us not only about events around the globe, but also on attitudes and perceptions from deep within other cultures, American news sources focus on America first and, usually, last. Even media that tries to inform citizens about the global village does so from an American point of view. We lack the knowledge we need in order to see other, valid and viable, perspectives. Our newspapers are struggling to find a viable business model now that so many citizens turn to the Internet for news, and most foreign news bureaus have been closed. We are less informed today about what is happening internationally than at any time since shortly after television signals began to be relayed overseas by satellite. This increase in our isolation and sense of separation means that we are ill equipped for making decisions that support the humanitarian needs of our neighbor nations.

America has developed an attitude that relies upon *projected power* in our foreign affairs. America maintains military bases in at least 135 countries, well over half the nations on Earth. Our military spending is

47% of the world's total, and is more than the spending of the next 12 nations *combined*. Surely, if we are the greatest nation, we will not have to defend ourselves from attack. If America only offers freedom and opportunity, then we will not be hated. Instead, our military presence is often seen as intimidation, or a foot in the door to allow a quick-strike capability if we decide a particular nation needs to be disciplined. We are seen as protecting corporate interests, and pursuing resources no matter the cost to the local people and environment. We are perceived as taking what we want, rather than trading in good faith. We are often accused of carrying out religious war, Christian vs. Muslim.

Do we have the ability to affect governmental policies, to address some of these issues through electing representatives at all levels of government? Watching the news channel coverage of the final days of the 2008 Presidential campaign, all attention had focused on a handful of *counties* across the country. The outcome of the election in these counties would swing the Electoral College votes of the entire state, and that in turn would decide the outcome. Elections held during America's early days relied upon representatives gathering and voting for the President because of the difficulty in holding a national

count of the vote. People often waited months to hear the outcome of elections, as communication was much slower and very risky. The inauguration wasn't held until several months following the election, for similar reasons. In more recent times however, the Electoral College system has allowed men to be elected President despite failing to receive the majority of the votes. It is time to end the farce of the Electoral College, and rely instead solely on popular vote. This would increase the incentive of national candidates to campaign in all jurisdictions, not just the few where polling data shows that a few voters hold influence far exceeding their numbers.

Many people feel disenfranchised in other ways, too. It is hard to see how my one vote can make a difference among 150 million. One person, representing 300,000 citizens in a local Congressional district, places an unreasonable demand on the representative to adequately present the views of their constituents. Yet congressional staffers tell us that just a dozen thoughtful letters on a particular topic can be enough to sway the Representative's position. Increasingly, it is difficult to see any real change occurring no matter whom, Democrat or Republican, wins the contest. Both parties appear to be satisfying the needs of Big Business rather than the people who need the most help, the

poor. Both parties increase the size of government. And as the two-party system devolves into partisan voting, primarily corporate financed campaigns, and filibusters<sup>57</sup>, the voice of the people is being heard and enacted less and less each year. Even people, who wish to participate in democracy through voting, sometimes find it hard to be involved and to understand the issues. Who can you trust to present platforms and issues in a comprehensible manner? Who has the time to study issues, when both partners work to maintain the consumer lifestyle (or at lower paying retail and service occupations), sometimes 3 or 4 jobs between them, in addition to raising children? Who has the energy to volunteer to work in the neighborhood for a particular candidate or issue, after working 60 hours each week?

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<sup>57</sup>In 2009 California sank into a deep budget crisis, as revenue forecasts proved to be very wrong due to the recession. Given a choice between raising taxes and cutting spending, the minority party (Republican) insisted there be no new tax cuts, and despite being the minority, managed to force the solution to only involve spending cuts in 'discretionary' spending, mainly health and education programs. The issue here is that the minority was able to hold the process hostage, because of a requirement that 2/3 of the legislature approve any increase in taxes. Majority rule was not enough. In the US Senate, 41% of the Senators can stall to death any particular bill using a filibuster.

Here is one alternative to our current dysfunctional system that can propel our democracy in the new Millennium: Fusion voting. Today, because of our two-party system, there is no meaningful channel for new ideas or opinions, and less and less difference between the Democrats and the Republicans. Some argue that there are real differences between the two parties, but as corporate funding of campaigns pours similar amounts of money into both, the votes that result tend to follow the interests of business and the military, not people. Just as one example, the Democrats won control of Congress in 2006, swept into power, according to the pundits, on a promise to end the war in Iraq. Yet the Democratic-controlled Congress continues to pass all funding bills that perpetuate the war, which is very good for business.

Despite the increasingly narrow gap between the actions of either party, starting a third party to compete for votes is not going to work in any realistic scenario today. So much money, tens of millions of dollars in national races, pours into each party, that there is no way an upstart party can buy enough media coverage to compete. A groundswell of support on the Internet holds potential, but we are still several elections away from that being a viable option. Garnering even 10% of the vote, as a third



party, would be a huge change in politics. Yet this scenario is unlikely to occur anytime soon.

Some countries use proportional voting, meaning that if you win 10% of the vote, you get 10% of the seats. This parliamentary system might be attractive for local races that elect several people to a local governing body, Congress or the City Council, for instance. But this doesn't work for individual races like for the Presidency or state Governor. The idea of fusion voting however, promises to offer some real effects even at low levels of support for a new party. It is currently used to some degree in 8 states, and was used much more widely in America before 1900. In fusion voting, one candidate can be listed on a ballot as running for more than one party. The votes are tallied per candidate, not by party. Here's an example. Let's say the election results look like this:

|            |             |     |
|------------|-------------|-----|
| Democrat   | Sally Smith | 42% |
| Republican | John Doe    | 46% |
| New Party  | Sally Smith | 10% |

Before the election, the New Party presented its platform, the issues and solutions it cares about most, to both candidates. Sally Smith said she could support this platform, if elected. So the New Party made Sally Smith their candidate, despite the fact that she was already the

Democratic candidate. As you can see from the election results, the Republican candidate received more votes than any other party, but what counts in fusion voting is not the party's votes, but the candidate's votes. Sally Smith received a total of 52% of the vote, and thus wins the election. What is clearly seen by all however, is that without the New Party votes, Sally would not have won. Therefore, she sees the benefit of supporting the New Party platform as much as she can, in order to maintain their support for the next election. This method of counting votes allows third parties to have actual impact from the first time they place a candidate on the ballot.

Another suggestion is to move towards direct democracy. Some states currently allow citizens to propose laws through the referendum process. A national referendum process increases the ability of citizens to affect policy bypassing the dysfunctional, partisan Congress. Perhaps a requirement that the signatures of 1% of the voters in 60% of the states need to be collected to qualify a proposition for the ballot would allow voters to speak and become more invested in the political process. It would probably increase voter participation, too.

Increasing the transparency of government is one aspect of the Internet explosion that can truly change how we approach politics.

Putting government information online, all of the raw data collected using taxpayer-provided funds, and allowing the creativity of citizens to manipulate, massage and creatively display what it can tell us about our society can radically transform our worldview. Most people could hardly care less about how much rain has fallen in Iowa during the last century; but that data might be loved by *someone*, a certain someone who might then put that data into a graph comparing it with rainfall in Minnesota, helping us visualize the information and draw conclusions about the future of farming in Iowa. This could not only impact government funding of local programs, but also urban planning, transportation, and education agendas. Someone might craft a tool, usable on mobile computing devices, that can draw down real-time data and adjust ordering or hiring decisions or program implementation at the blink of an eye, rather than waiting for the interminable bureaucratic machinery to hold the requisite hearings and massage the various egos of elected officials before acting.

The Internet also offers opportunities to build tools allowing citizens to collaborate and brainstorm solutions to local issues. Crowd-sourcing, a method of tapping the diversity of a large group to get ideas and opinions outside our normal viewpoint and

co-author proposals and laws, is another method we can use to direct government programs to effectively resolve our problems. Just as open-source programming has provided us with software at least as useful as commercial, licensed software, it is not necessary that government be controlled by a handful of people. A process can be used to include everyone who cares in the negotiating process to determine zoning regulations, for instance. We no longer live in an age when limited education, communication and transportation options make it necessary for government decisions to be made by just a few people. Increasing input and dialogue will result in better government.

Adopting adjustments to the functioning of our democracy will enhance the ability of citizens to have their voice heard at all levels of government. Can we take back the government from the special interests, from the big money players that often work against the people just to increase their own gain and profit, by eliminating the ability of corporations and political action committees to finance elections? Let's bring our budding conscious awareness to our political system and raise the standard for a government of the people, by the people and for the people.

# Politicians work for you, not for business

“Write your congressman” is an oft-heard response whenever someone complains about government and its Byzantine operational paradigm. And yet, how effective is that today? Over time, as business interests have found more loopholes in campaign finance laws (or have been given *carte blanche* by the Supreme Court), we see that the vast majority of money funding campaigns comes not from individuals but rather from corporate donations. In the 2008 national elections, less than 20% of fund raising came from citizens. If you are an elected official, do you listen most to the 80% of your donors, or the 20%?

This bias towards business affects every citizen in a myriad of ways. It may be the reason why it seems impossible to achieve universal health care. Maybe it's the source of the *earmarks*, special government spending that flows to businesses in a congressperson's home district, that get added to every bill that passes a legislature. These earmarks are often ludicrous, the proverbial *bridge to nowhere*, or benefit the already rich rather than the people who could truly use a hand up. It is why, despite the Clean Air Act and Clean Water Act of the

1970s, our air and water are more polluted today than when these laws passed almost 40 years ago. It is why the banks and financial institutions were able to create credit default obligations and derivatives, without any regulation or oversight, and take our world's economy to the brink of collapse in 2008. And why nothing has been done to rein in these excesses, or to prevent the collapse from recurring at any moment. It is why we see government subsidies that allow U.S. cotton and rice growers to undercut the ability of farmers outside America to feed people in their own country, thereby forcing millions of farmers into poverty around the globe. It is why we stand by silently as the world is armed with rifles, machine guns, grenades, missiles and land mines compliments of American enterprise<sup>58</sup>. It is why we are also silent when children overseas are forced to work in mines, on plantations, or in armies, all in order to feed more profit to the bottom line of American industry.

Politicians are not the leading edge of change; they rely on the people or businesses to force them into taking action. If you lack the ability to block future election success, or fail to contribute to the

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<sup>58</sup> America has still not signed the Landmine Convention to prohibit their use, stating, "We prefer to keep all options on the table".

politician's campaign, why would they afford you even the time of day? President Franklin Roosevelt, when approached and asked to support a particular project, famously replied, "Go out and make me support it." He understood well that government does not typically lead, but rather follows the will of those who help the politicians get elected<sup>59</sup>. Today, that means either corporations or well-organized campaigns focused on a particular issue. Even now though, if a group can demonstrate political will and tap into the people's energy through organizing and an effective media message, government will have no choice but to fall into line and do the bidding of the people. But we have to get past the assumption that when they are left to their own devices, politicians have the people's best interest at heart. Politicians *follow the money* whenever possible. It is our job to motivate them to work towards the humanitarian bottom line, not the economic one.

In a typical year, the U.S. Congress will pass about 400 new laws. The federal government will issue about 4,000 new

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<sup>59</sup> All of the great improvements to our society, such as the end of slavery, women's rights including the right to vote, and civil rights, came about because of people taking to the streets in protest, not because of any particularly enlightened politician forcing the change.

regulations or procedures, partly to implement the new crop of laws and partly to continue to follow-up on laws already passed. This highlights the importance of the bureaucracy in determining how our society works. It also shows why bureaucrats hold so much power: although the person at the top, the President, Governor or Mayor, may come into office with a mandate from the people to effect change, those in government not subject to elections or recalls know they only have to wait, and this too, shall pass. In the meantime, everyone is busy, from staff members who write and rewrite legislation and policies, often undoing the work of the previous administration, to the lobbyists who try to minimize the damage being done by those who champion change.

Increasingly, it is becoming impossible to get the two major parties in America to work together. Partisanship, the claim that “only we have the truth on our side”, and the unwillingness to compromise that this belief engenders, has made government effectively dysfunctional. There is no celebration of diversity, no soliciting new opinions, no brainstorming win/win/win solutions outside the normal way of operating; there is only bitter recrimination, filibuster, and gridlock. How can we encourage our representatives to cooperate, to come together to solve our problems in new, sustainable and



meaningful ways? How can we insist that they find ways to raise the poor out of the poverty of health, safety and wealth in which they currently live? How can we express our disappointment in their inability to work for the people and not the corporations?

## America's ethical deficit

In one of the many ways in which modern American culture has allowed ethical behavior to become the exception rather than the rule, doctors and medics serving in the military followed the guidelines for torture promulgated by lawyers within the Bush administration in violation of the Geneva Convention, their own Army “Military Medical Ethics” textbook, and common decency. Investigations into their actions, at both the military and domestic medical licensing levels, have been squashed by the need to shelter doctors from retribution for *following orders*. Ironic, is it not, how the Nuremberg Trials following World War II prosecuted Nazi war crimes after disallowing the concept of following orders as a defense, and yet 60 years later, we ourselves fall back on that excuse to shelter our own poor behavior.

Further, studies increasingly show that students consider cheating on exams to be

acceptable behavior<sup>60</sup>. Cheating on tax returns is *de rigueur*<sup>61</sup>. Signing folks up for no documentation loans or *stated income loans* allowed applicants to overstate their income (lie) and became the straw that broke the US economy in 2008. Nothing can be done that might negatively impact shareholders, and business is mandated by law to pursue short-term profits, so laws are ignored or skirted if they would result in increased costs for business. Case in point: a recent audit shows over 500,000 violations of the Clean Water Act in 2007 alone, without a single prosecution. Radioactive *fly ash*, the residue remaining after coal is burned to generate electricity, is spread over land that is later used by people, in places such as golf courses, despite containing a level of toxic heavy metals that exceed Environmental Protection Agency guidelines, and without concern for health of our people. The excuse given is that, “there is no regulation concerning disposal” of the ash. While that may be true, subject to change as the EPA examines the problem in early

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<sup>60</sup>Stanford University, educating some of the brightest students in our nation, released a study in February 2010 that showed reported incidents of cheating at that institution had doubled in the prior decade.

<sup>61</sup> When the IRS began to require that dependents claimed on tax returns have a Social Security number, the number of dependents claimed fell by nearly 25%.

2010, it is very clearly a violation of ethical behavior.

And who can deny the unethical nature of financial institutions, first bundling mortgages together into securities, then *dicing* the securities to spread the risk of mortgage defaults to many different investors (while eliminating the ability of a distressed borrower to negotiate with the owner of the security in order to avoid default), then to engage in derivative trading that allows the bank to actually bet on whether or not a particular security will become toxic by going into default, and finally to pay huge (millions of dollars per year) bonuses to staff who created and traded these horrendous financial instruments? Often, banks invest in hedge funds, which means the bank is effectively betting against itself as to whether their loan portfolio will be repaid or not. Yet because derivatives are so new, there are no conflict-of-interest laws that prohibit this kind of trading against the best interests of the bank's depositors, and so the officers and traders win big bonuses (as long as the derivative market tracks in favor of the bank).

In another example, we look the other way while buying oil from the people who fund the terror activities we fear so much<sup>62</sup>. How

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<sup>62</sup> In particular, when oil is priced at \$70/barrel, America sends US\$840 million per day, or US\$300 billion a year, outside the country to buy foreign oil.

is it ethical that a portion of every dollar we spend to fill our auto gas tank goes to fund the global terror we claim is such a threat to our security? Have we turned our backs to the core values that we believe makes America special? What will it take to agree that today's system is broken?

A foundation of our system is the belief that money has inherent value; rather money is detached from the reality of productive activity. This separation hides the truth that we are much less affluent than we pretend. We are functionally bankrupt at every level of our society; moral, household, corporate, government:

- a financial deficit, a shortage of truth-telling (the lie being the way money is created through debt) and moral action (the immoral action being creation of new financial instruments, foreclosures, active credit solicitation)
- a resource deficit, a shortage of truth-telling (the lie being that consumption of resources/material goods leads to

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Much of this foreign oil comes from Saudi Arabia, home of one of the more fundamentalist versions of Islam, Wahhabi. This is a very repressive belief system that espouses an anti-modern, anti-western, and anti-female ideology. Saudi Arabia funds insurgent groups against religions and governments around the world, especially in Iraq, with its vast oil-generated wealth.

- happiness) and moral action (the immoral action being war waged in order to secure access to resources),
- a political deficit, a shortage of truth-telling (the lie being that politicians serve the will of the people, not corporations) and moral action (the immoral action being waging war to abet corporations, or a *lack* of moral action, allowing Wall Street to ruin people)
  - a business deficit, a shortage of truth-telling (the lie being that corporations have the same rights as people) and moral action (the immoral action being placing profits above the health of Man and Nature)

How can we reconcile soaring (personal/governmental) budget deficits, rising unemployment, increasing foreclosure rates, dying retail, manufacturing and trade opportunities, and runaway medical costs with a continuing and celebrated stock market rally?

These ethical lapses are all born from the sense separation that pervades this modern American culture. If we are separate, then we can exploit others for our own gain. Our spiritual poverty sanctions revenge, violence, power over others, greed and excess. We have to *look out for #1*, meaning ourselves,

at the expense of those around us. The world becomes one of competition, of scarcity, of fighting over the scraps left behind after the *big boys* have had their fill at the trough. Anything goes, in love and war; or so the popular saying tells us. It is also easy to fall prey to the notion that I, one of nearly 7 billion people alive today, have little or no impact on the world situation, and so why should I care? Studies recently have shown that as the number of people in the group increases, one individual's sense of responsibility for what is happening diminishes. I will stand by and allow immoral acts to take place if I am in a crowd of dozens of people, as if I defer to the judgment of others rather than my own sense of right or wrong. Possibly I am also afraid of being the lone voice of protest, quickly shouted down by the mob mentality. This sense of smallness allows war, greed, poverty and racism to continue to exist, despite my own personal revulsion towards these situations. My silence has many consequences.

Our education system is contributing to our downfall. The mandatory grades, kindergarten through 12<sup>th</sup> grade, are broken. Their funding has been cut each year to give priority to other state and federal programs, for decades. Class size has ballooned in most parts of the country, and anyone who

has had contact with a room full of kids knows that when 30 or 40 of them are together, the lone adult's job is one of babysitting, not education. By establishing a testing regimen designed to determine if the children have actually learned anything, if there has been sufficient return on the investment in the schools in other words, we foster an environment that focuses on *teaching to the test* rather than on critical thinking skills. When a teacher's future, both earnings and even in some cases, ability to be rehired, depend on improving test scores, we find that teaching problem-solving and allowing creativity to blossom fall off the table. There are still teachers within the system who overcome these issues, but it takes an exceptional soul to defeat huge class sizes and the pressure to improve results from a very focused test and turn out citizens who can think for themselves. Schools today teach passivity and obedience, as these are the most common solutions to the problem of large class size and beneficial traits corporations encourage. Schools also ignore, by necessity because of budget constraints and in order to maintain order, the effects on students from their environment outside of class: the poverty, language difficulties and shattered emotional and home lives that many students cope with. And as has been previously noted, the

increasing pace of change in our knowledge of the world we inhabit makes memorization a failing paradigm for education. It would be better to develop a system of measuring how well a particular student has learned to reason, communicate and learn new skills than to depend on a university degree to claim a certain level of factual knowledge. Any knowledge of a particular field of study (may/will probably) soon be wrong.

In the college system of America today, tuition costs are skyrocketing and fewer students can afford to attend the better universities. Many schools, in states where government budget issues have resulted in decreased university funding, are accepting fewer students, eliminating classes and teachers, and offering fewer scholarships. Sadly, one method being used in California to limit the number of students enrolling is to eliminate the remedial math and English curriculum. This will forestall fully one-quarter of the enrollment the California system would otherwise face, a clear indictment of the primary education that is unable to graduate students capable of producing college level work.

Students often graduate from university having learned nothing about our financial system. They quickly learn something the hard way, however, as they begin their work careers saddled with both student loan and



credit card debt that will take decades to pay off. Unfortunately they rarely receive education about simple financial concepts such as the time value of money or the result of making minimum payments on debt. They fail to learn about how to best save for retirement or a child's education, the implications of the variety of loan solicitations that will appear in their mailbox, how to use a budget to ensure they have money to invest for a rainy day, or the different types of investments they can utilize to grow that savings effectively. It can be no surprise that we have faced such an economic disaster because of sub-prime loans. Few borrowers understand credit or financing large purchases today. We were ripe to be used by a lending system that focused on generating the most commissions and loan origination fees possible, at the expense of the world's economy. We are all victims when our education systems fail; we fall prey to advertising messages that lie or distort the truth, we cannot discern the truth or lies in the many subtle messages we receive via *infotainment*, we allow someone else's choice of sound bites to dominate or inform our opinions without questioning their context or truthfulness or rationality, we don't know how to do our own research and to arrive at our own valid and logical conclusions about the world.

Dealing with the education system is simple: teach children to love learning, so that they will learn throughout their lifetime, and teach them research and critical thinking skills. People, who can locate information and sort through what makes sense and what is questionable, become efficient at teaching themselves whatever is needed to accomplish their ever-changing goals. When was the last time you actually used the word *coefficient* in a sentence? What was the value received for the time spent learning that particular math term in high school? Wouldn't that time have been better spent learning how to form a persuasive, accurate assessment of the veracity of a website's content?

America's health care system is broken. The last several decades, it has become as deeply embroiled in making money as our financial system, with equally disastrous results. Built on the paradigm of cure rather than prevent, it is far easier to make money peddling drugs than by ensuring everyone is healthy. We are more willing to amputate a limb than to educate people about the causes and prevention of diabetes or to encourage people to exercise more. We are more willing to pay for dialysis or transplants than to treat excessive alcohol consumption as a preventable disease. We allow companies to patent plant and animal genes,

limiting their future use to benefit all of Mankind, rather than allowing people around the world to benefit from both new discoveries and indigenous, age-old wisdom. We do not hold the companies accountable when their drugs cause other, often-serious side effects. Instead, we require them to list these potential adverse reactions in fine print, and feel we have successfully ameliorated the situation. What if we were to pay physicians only when we are healthy? Like a retainer, this fee would reward efforts to educate us and encourage us to engage in healthy lifestyle choices to limit cancer and obesity. It would give them a vested interest in seeing that we are healthy, instead of the current structure, which only provides them with income when we are sick.

Where is America's legendary *can-do* attitude? We seem to have lost our sense of unlimited possibility, our hope that we can be or do anything we set our heart and mind to accomplish. We are struggling as a culture to find our way into the new millennium. We have evolved a sense of entitlement, a feeling that we possess a destiny that will keep us *on top of the world* just because we are Americans. We no longer work to maintain our freedom, apart from the people we send overseas to fight our resource wars. We accept the government curtailing our personal freedom via the Patriot Act, and we

tolerate the security theater at airport checkpoints and increased restrictions following attempted bombings<sup>63</sup> as if we can guarantee safety without addressing the root causes of violence.

We can't be casually committed to change. Can we break our identity with this failed culture, our dysfunctional society, and create a culture that focuses on humanity and love rather than corporate profit and fear? Can we see the problems and act in new ways to solve them? Can we adopt an attitude of *No Matter What* and do what has to be done to make our love for humanity our guiding light?

Can we begin to question the fantasies that dominate any discussion of critical issues? We have several:

- the fantasy that we can win a *War on Drugs*. It is physically impossible to stop the flow of drugs across our borders. It takes less than 2 tractor-trailer loads to supply a year's worth of heroin, among the 600,000 loads that enter the US over the US-Mexico

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<sup>63</sup>The Christmas Day (2009) attempt to set off a bomb on an American airliner led to new rules about passenger movement during the final hour of a flight entering the US from a foreign airport. Logically, you must be told you won't be able to use the restroom facilities due to this restriction, yet any bomber knowing he can't utilize the lavatory late in the flight would then plan accordingly, rendering the restriction meaningless.

border each year. The vested interests in our country, law enforcement in particular, are hardly eager to end the search-and-destroy-and-imprison policies that keep them working. As Big Pharma creates more and more licit, mood-altering drugs, we already see a decrease in the demand for illegal drugs. Can we learn the lesson here, that legalizing drugs lowers crime and provides an opportunity for abusers to seek help more readily, having removed the fear of prosecution from the rehabilitation process? The majority of our prison population, largest per capita among industrial nations, consists of drug law offenders. How does punishment and incarceration solve the problems that lead to drug use in the first place? And because drugs are illegal, their price is artificially high, and the crime rate, both from property crimes to afford to purchase them and from violence as dealers and cartels fight for market control, is also artificially high.

- The fantasy that we can maintain either a totally open or a totally closed border. Obviously, a totally open border invites a criminal element, either of their own choice or by

another country offloading their problems through exile. But a totally closed border is physically impossible. It would take too many resources to defend every mile of wall against intrusion. Already, before the wall along the US-Mexico border has been completed, there are doors that have been installed with the hinges on the Mexican side. If only one person crosses that border in each mile each day, more than 700,000 people would enter the US illegally annually. And where would our economy be, without the people willing to perform back-breaking agricultural labor, or cheap fast-food restaurant help? A legitimate, effective guest-worker program would be a start towards solving this problem. In the longer term, addressing the global poverty problem may make it less enticing for someone to leave their family and cross into America illegally.

- The fantasy that we can win a *War on Terror*. War is good for business, manufacturing arms and ammunition and other military supplies is the backbone of government spending. War and government funding also drives a large amount of the technological research and

development that has helped to modernize our lives. But the current War on Terror promises to be a never-ending affair. It only takes one suicide bomber to prove the war must continue, and the use of cluster bombs (although outlawed by Geneva Conventions, these munitions are used today by the US) ensures we will continue to make enemies everywhere we fight this war. Bleeding large amounts of blood and treasure, we continually push the payment of the debt generated by this war onto future generations. If we are unwilling or unable to provide enough troops to achieve victory in Afghanistan, how can we possibly think this war is winnable on a global scale?

- The fantasy that a *police state* = *protection*. Our fear, fear of domination by an outside power, leads us to concede the very freedoms we claim to be fighting for. We choose domination by a government we hope we can trust, our own, rather than risk the insecurity of terror bombings or invasion. Does anyone actually believe we will be invaded these days? We are much more susceptible to economic

collapse caused by embargos or currency manipulation than by invasion. How does ceding our free speech or our ability to protest in the streets<sup>64</sup> protect us from these attacks?

- The fantasy of environmentalism: that we can return to the way things were before. For example, prohibiting logging of a forest with the intent that Nature is preserved, ignores facts: that Nature itself is ever-changing and developing, that the natural forest of today will be different next year, that our act of preservation may inhibit natural processes by trying to prevent this inevitable change, and greatest of all, that Man and Nature can be separated into boxes and managed individually rather than as a whole web of life. In order to return to a lifestyle that allows the environment to be unaffected by Man's actions and thereby pristine, we have to return to

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<sup>64</sup> You may not have noticed, but it is very difficult today to raise any kind of public protest. Local governments routinely require permits that have fees and time restrictions and insurance demands in order to gather in groups larger than just a few people, or to make any kind of public statement. Our right to free assembly is seriously impaired, yet we do not protest this loss.



a time before agriculture. That is impossible. We have seen the results of altering Nature: for example, by extinguishing wildfires, debris that would be burned away in the normal course of routine fires builds up to such a degree that a fire that normally would remain small and self-extinguish becomes a raging firestorm. The landscape we see today is different than it was at any time in the past. The mountain view you cherish today looked different 200 years ago, and will look different 100 years from today. We cannot go back in time; we can only take steps to ensure that our impact in the future is less onerous than it has been during these last few industrial centuries.

We are beyond *tweaking* or merely polishing the existing paradigm in America. Can we get beyond the mind set of *sunk costs* that has us afraid to create new industries and new energy sources, abandoning those that no longer serve us, and realize that all the effort and treasure that has gone into building the infrastructure of our nation *can be left behind*? We can't continue to give energy to a dying and dysfunctional past. A desperate and hopeless people cannot live in love and peace. But *we can* find our heart deep

inside, live from the truth in our soul, make decisions that support life and be the role model for those who still struggle to see light and love. Building and buying locally supports our neighborhood and builds relationships that last. Buying from multinational corporations makes us complicit in the rape of the Earth for resources and the exploitation of people for the profit of the few. We can recognize, before it is too late, that Wall Street, health insurance companies, and banks will not help us to save the children who are our future. Only we can save them.

# *War is Inevitable*

We can be excused for believing this assumption. Certainly, since the first days when tribes began to develop into villages, and people, land, resources, and belief systems became concepts that we could *own*, fighting one another over these concepts has been frequent and deadly. In late 2009, we note 17 wars ongoing on the planet, and this constitutes a period of relative peace and quiet. We glorify our own violence by saying we “support our troops” while rejecting the violence of others in our “fight against terrorism”. By many accounts, the 20<sup>th</sup> century was the deadliest in Man's history, with nearly 200 million people dying due to war and genocide. But must we say that war is 100% inevitable? Can we foresee a time when Man does not use violence, death and/or threats in order to oppress others?

The root of war is fear: fear of lack, fear of death, or fear of a loss of control. We fear not having food or water or oil or treasure, or some other resource that can ensure our way of life will continue unhindered. Through violence I don't change your mind, I impose *my* mind on *you*. We fear others, primarily because we see them as separate from ourselves, and we project our own

insecurities onto them and believe they want us out of the way. We strike preemptively, in order to remain safe and alive, out of this fear that the *other* will eventually kill us if left unchecked. We fear that someone may dominate us, enslave us, or manipulate us, and so we lash out to create a space in which we can survive. From fear, we allow our rights to free speech, free assembly, and protection from illegal search and seizure to be taken from us without complaint. A cynical person might add another reason for war: that some people may be so greedy, and love power and domination so much, that they are willing to kill others to be in charge.

Thus the first step towards ending war is removing fear from our lives. Is that possible? Could we come to see that other people are just like us; no matter if they believe a different religion, or have different customs, or inhabit bodies with a different color skin? Can we understand that in their hearts, they desire the same qualities of life that we do, and love their families like we do, and need to eat just like we do? Can we agree that sharing resources is the moral answer to the uneven way in which those resources are placed on Earth? At their core, nearly all religions, including indigenous belief systems, teach the same moral concepts of *love thy neighbor* and *share with*

*others*. Is it possible that this common thread exists because these ideals are the adult way of interacting with each other? If we truly are One Manifestation of God, then how does it make any sense that we fight amongst ourselves? Just as when I give to others I give to myself, when I hurt others I hurt myself.

Theory is nice, you might be thinking, but that's not reality. I ask you to challenge that thought. In one aspect, it helps to see how this concept "We Are One" manifests inside a worldview. First Nation people speak sometimes about "listening to the land" or "speaking with the animals". From our scientific, materialistic worldview, this makes no sense. Yet for many indigenous people, they do, in fact, hear the land and speak with (not to) other life forms. A small story:

A biologist was visiting an Indian tribe in the Amazon jungle. Guided into the village by two of the tribe, he was astonished when one of the men stopped on the path, knelt beside a small plant growing (to his Western eyes, growing quite nicely and anonymously) just off the track, and spent a few moments in puzzled examination of the plant. After they had arrived at the village, the man called a group of villagers together and described that he had noticed a

sick plant along the trail, and after speaking with it, realized that the plant was suffering because the tribe was using the path too much. After a few hours, it was decided by the group that that particular path would never be used again.

From our modern, civilized worldview, we are likely to dismiss a story like this after hearing just the first few words, feeling that *those people who still live in wild nature* are savages. But would we, in America, have better results if we could stop and listen to the plants and animals that share our space?

In the first years of the Third Millennium, America has spent nearly US\$2 trillion prosecuting wars in Iraq and Afghanistan, and hundreds of billions more in small skirmishes in other countries. Why so much blood and treasure? On the surface, it is the lead front in the War on Terror. The Afghanistan war began to strike back at the people who planned the September 11, 2001 attack. Once we had managed to drive them out of Afghanistan and into Pakistan, however, we found ourselves mired in a morass of local feuding clans and tribes, countless groups and factions unable to form any cohesive governmental structures on their own. These groups seem unwilling to cooperate because of blood feuds going

back hundreds of years, a time during which there has never been any real, functioning nation of Afghanistan. We have to ask ourselves, who are we to impose our sense of structure and stability on a people who do not share our cultural history? Did they ask us to come save them from themselves? Certainly, from the outside looking in, we see the Taliban groups (of which there are many factions) fighting over who will have the power to control the state's resources. But is that our concern? Americans profess a great belief in the rule of law and our right to elect our own government. How does interfering in Afghanistan's different way of governing themselves coincide with our own beliefs? If the people of Afghanistan allow the imposition of Sharia law<sup>65</sup> without revolt, and allow the continued existence of feudal clans constantly negotiating peace or fighting each other for control, who exactly has asked us for help? Without such a request, how can we justify becoming involved? Who are we to say that our way is right and theirs is wrong? We can only conclude that this war is being waged from a fear of lack of control.

The Iraq war was initially presented as destroying Saddam Hussein's ability to wage war against us using weapons of mass

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<sup>65</sup>Sharia law is classic and fundamental Islamic law. Islamic fundamentalists impose this religious law rather than a civil code of justice.

destruction (WMDs), though this was later discovered to be a lie. As already mentioned, it appears this war was more about ensuring access to oil and maintaining the global economic framework, the use of U.S. dollars for trading oil, than any actual threat that Iraq would start a war against America. The reality is that, without WMDs that are easily transported, Iraq did not possess the hardware, infrastructure or personnel that would enable such a war. We are left with questionable motives for the more costly of these two conflicts, and have to conclude that this war was fought for economic reasons, fought from a fear of lack.

Arguably, you may disagree with these short assessments. You may feel there is justification for the War on Terror. You may argue that the benefits of pushing the Taliban into Pakistan or the removal of Saddam Hussein from power more than justifies the cost of war. But even if this is your point of view, I ask that you question whether or not war was the right, or even only, answer to the problems these countries posed to America. Why, for example, do young men and women strap on bombs and blow themselves up in crowded public spaces? Why do they drive truck bombs or fly planes into buildings? Why are they susceptible to being recruited for these horrendous deeds?



Two primary drivers that foster terrorism are poverty and a lack of education. Neither cause is remedied through war; indeed, war exacerbates both. When unemployment is high, the result is families that are underfed and unable to focus on long-term health and other needs. Hope of a better future evaporates. People watch loved ones suffer and die, due to a lack of resources that used to be available. It is only natural that one in this position would feel anger and a desire for revenge on those who have caused this poverty of money and spirit.

Education is crucial to hope. Education grants the learner power over their future. Without education, a person can never be sure they are not being taken advantage of in the marketplace, or by a landlord, or by the local justice system. It is extremely difficult to enhance one's future when one cannot read. Information leads to small groups coming together to demand self-determination, and soon to freedom. But education requires an infrastructure that supports learning; schoolhouses, teachers, books and other supplies, and the luxury of spending time learning rather than begging for pennies or food in order to survive. War quickly erodes the infrastructure, dooming people to a bleak future. It is this lack of hope that breeds terrorists. To solve the terror problem, we need to create conditions

that foster hope and freedom, instead of poverty and shame.

## Nuclear war is not possible today

With the end of the Cold War in 1989, many of us thought that meant the specter of Nuclear Armageddon had passed us by, and we breathed a huge sigh of relief. Now that the potential for planetary annihilation was but a memory, we promptly forgot that there are still more than 15,000 warheads in storage or mounted on missiles on land and in submarines, or flying in our *friendly* skies. The U.S. maintains thousands of these nuclear weapons, and *mutually assured destruction* (MAD) remains a key component of our defense plan.

Is it reasonable to fear the kind of nuclear barrage, thousands of warheads raining down across the Northern hemisphere, which used to populate our nightmares? How can we calculate the odds of that event happening? News stories appear from time to time detailing the aging Soviet infrastructure, questioning Russia's ability to keep possession of every single warhead, or hinting that a Russian *dead man switch* may exist, a fail-safe machine designed to ensure that a counter-attack is launched no matter

the devastation wreaked by an American first-strike and without the need for human verification that such an attack is appropriate. But does anyone *really* expect that we will ever find the (need/courage/sufficient fear/inhumanity) to partake of such an orgy of destruction? I certainly hope not.

Today however, the signs sadly point to other issues around nuclear weapons. The biggest fear among the American public today is that a single nuclear weapon will be smuggled into the U.S. and detonated in one of our larger cities. We fear that a destabilized government in a nuclear nation will lose control of an entire arsenal. There are many nations that may fall into this category: Iran, North Korea, and Pakistan top the list. We foresee futures where regional nuclear exchanges take place, in South Asia or the Middle East, contaminating the biosphere and devastating the global economy. The number of nations with nuclear capabilities continues to rise, despite global efforts including mutual defense treaties, non-proliferation treaties and economic (assistance/bribes). Our fears arise when nations seek nuclear power plants for generating electricity; we are sometimes uncertain as to their motives for learning how to handle and process nuclear materials.

What does this have to do with America, beyond being fearful of terrorist attack? Most Americans believe that our nation can be trusted to do what is right for the world, and therefore we needn't be bound by silly international laws and conventions. We believe our country is moral and an upstanding member of the international community, a leader among Men. Yet I ask, is that how the rest of the world views us?

Sadly, no. For a variety of reasons, we are not trusted global policemen, as we like to picture ourselves. America is, after all, the only nation to use nuclear weapons against another country, an act we committed twice in August of 1945. And why do we insist on maintaining nearly 10,000 warheads, if we have no plans to use them? I admit I find no way to justify the use of these horrendous bombs. I see no circumstances in which detonating a device that destroys everyone and everything in a 4- or 5-mile radius is a rational act. Both from a moral perspective, and from within the actual definition of a war crime<sup>66</sup>, using a nuclear device is

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<sup>66</sup>A war crime is defined several ways, including wanton destruction of public infrastructure, killing in a manner that your opponent does not use, and indiscriminate killing of civilians. America, under these definitions, was guilty of war crimes in Japan in 1945. The continued use of cluster bombs today by U.S. military forces would also seem to be a war crime.

unacceptable. If we agree that using even one bomb is irrational and unacceptable, then why keep several thousand? By maintaining such a large arsenal, we send but one message to other nations: we are very, very afraid of you and may do something entirely stupid if you don't do what we say. This scares other nations into believing they, too, must develop these weapons as a deterrent. They must join with us in our MAD policy.

It has also become American military doctrine that we will attack other nations without any international mandate. In other words, we go our own way, and never mind what the global community may think about us. If your opponent is so arrogant as to not care what others think is right and moral action, it is natural to fear that they will act irresponsibly. Again, other nations feel compelled to either match our style of armament or seek mutual defense treaties with countries that have the ability to hurt us.

In 1995, 78 nations brought a case before the International Court of Justice asking that nuclear weapons be declared illegal. Two of those nations, India and North Korea, did not have these weapons at that time. The U.S. argued that using these weapons did not constitute genocide, nor a war crime, nor a violation of environmental law or any human rights covenants. In the face of our defiance

of both law and sanity, is it any wonder that nations continue to strive to acquire these devices, including nations that may not exercise what we consider to be *due restraint* upon their use? We seem to be adding to the uncertainty and risk of future nuclear war, by our very choice to go our own way regardless of what other nations may feel or how they may react. Notice, this event in 1995 is probably news to you. It wasn't mentioned much, if at all, in U.S. media. We don't care what others think or say about us, especially if it is any sort of criticism.

Today's main threat, if you believe that we must fear terrorists, comes from a handful<sup>67</sup> of poorly armed, angry people willing to die to kill a few of us. How can we justify spending \$600 billion dollars to chase them around the world, from country to country, without success? Isn't that money better spent alleviating the conditions that make people angry with us instead? Why do we continue to neglect our children and our neighbors and our environment in order to build more bombs and kill people with them? Why do we continue to enrich the corporations who sell weapons to wage these wars at the expense of innocent lives both in our own country and overseas?

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<sup>67</sup> Literally, no more than several thousand out of nearly 7 billion

# *(Capitalism/Free Markets/Governments) solve problems*

Capitalism is just what the name implies, the belief that money is more important than people. A core assumption of capitalism is that free markets solve all problems and that there is always a market solution. Recent events have shown that, left to themselves, markets foster greed and excess, exploit people and Nature, and excuse the domination of people in pursuit of profits<sup>68</sup>. Many people have come to believe that when all else fails, the *big pockets* of the government can always step up to throw money or regulations at the problem. The adage: *moderation in all things* is rarely

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<sup>68</sup> American corporate profit never exceeded US\$600 billion prior to 2002. Since 2004, including the difficult years of 2008 and 2009, it has not been less than US\$1 trillion. Business has managed to get more work from employees without raising wages, because easy credit allows for continued spending, and to gain from speculation both in investments and in leveraged buyouts, to generate the added profit.

applied to capitalism, free markets, or government.

## Capitalism Won

Following the collapse of the communist economy of the Soviet Union, we cheered and looked eagerly at China, expecting that economy to implode in a similar, ugly fashion. Americans tend to equate democracy and capitalism, and we watched as the Soviet Union shattered into a myriad of countries, struggled with holding elections, and endured a horrible decline in the average standard of living. In the last 20 years, the average life expectancy of a Russian citizen has fallen more than any other country due to the problems that grew out of their economic turmoil. It is very difficult to change to a new system, without having some history and cultural background that can help point the way. Can we take this lesson to heart?

In China, while the economic system has been reworked to emulate the western capitalist model, the political reins remain firmly in the grasp of the Communist Party. There have been some elections held for local positions, but the Party still controls most of the economic decisions. As the global economy went into recession in 2008, China designed a stimulus package that



provided funds to pay for the purchase of household goods for the masses. This allowed manufacturing, and therefore jobs, to ramp up rather than down, and to fuel real growth of economic spending within the country, regardless of how the rest of the world was coping with the downturn. Their stimulus package, over \$US600 billion, also was funded by capital reserves<sup>69</sup> and did not need to be borrowed. It has often been remarked that it is much easier to support an economy by fiat than by government borrowing, and this is certainly true.

But has capitalism proven itself to be the better system? As practiced in America today, there are many problems that threaten to cause it to collapse much like communism. Our economy:

- evaluates *wealth* as an amount of money rather than as the contribution to the long-term well being of Man and Nature
- encourages banks to use their financial resources in pursuit of speculative profit, phantom wealth not real wealth, creating a real conflict of interest between the bank's shareholders and society

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<sup>69</sup>In 2008, China's reserves accumulated through their trade imbalance with the US totaled over \$US2 trillion dollars

- allows poor (and outright illegal and/or unethical) corporate decision-making to be sheltered from any real consequences
- ignores that the rich versus poor divide is the prime driver behind global terrorism, and facilitates widening that divide
- ignores the fact that real wealth, i.e. healthy, happy children, loving families and thriving communities, doesn't require money
- allows millions of people, even children, to be hungry and/or homeless, even during a *booming* economy
- ignores that our historical pattern of exploiting others and expropriating resources through force or deceit leads to the disintegration of societies time and again (is unsustainable, in other words, because the very foundation of the society is rotten from the start)
- encourages fraud, as compensation hinges on short-term stock performance or gains made in markets (such as derivatives or credit default swaps) that add nothing of value to society
- fosters an agricultural system that poisons our water, injures or kills

workers, destroys the land by using heavy machinery, chemical fertilizers and pesticides, forces small farmers off their land while making our food supply dependent upon cheap oil for transporting products around the world, and increases the vulnerability of our food supply to pests and disease by relying upon mono-culture cropping systems

- makes it easy for those with money to *make* more, often through speculation rather than activities that contribute to the real wealth of the community, while limiting the ability of those without money to help themselves claw their way out of poverty. Some of the lowest paid workers in an American city can be found in day care centers, some of the highest paid are hedge fund managers. *Does this demonstrate a priority that you support?*
- encourages companies and financial institutions to seek to profit from speculation and betting against the success of community members through outsourcing, leveraged

buyouts and the release of misleading financial statements<sup>70</sup>

- seeks the best economic deal regardless of the ethics of the situation, which in today's world means that we willingly fund the very terrorists we fear the most by purchasing the cheapest oil we can find, often from those who philosophically oppose our culture. We also allow companies to profit by using the government as a proxy to negotiate trade deals biased towards American businesses, and using the US military to protect US business assets overseas at no cost to business

The fatal flaw in our current system is that we believe that wealth is created when the market value of something increases, not when quality increases, or when additional goods or services are manufactured or provided. Market value is not defined as the inherent value of anything, it is a function of need and lack, supply and demand, and is easily manipulated by withholding, or providing false information. Our corporations today are mandated by law to *make money*,

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<sup>70</sup>While Enron was a prime example of fraudulent financial statements generated to drive up stock prices, it is far from the only company to do so.

which allows the focus to slip from providing for the welfare of our people and supporting the neighborhoods in which we live and work, onto the interests of the few with access to enough capital to be shareholders. Who among us, sees past a corporation's current quarterly results? When the only imperative is to *make money*, financial return is *Job #1*. When the shareholders are far away, even in another country, there is no concern for the local environment or community. Decisions are made that maximize profit, without considering the local impact. Profits are lost to the local economy, siphoned into distant accounts and ultimately spent elsewhere, impoverishing the very people who worked to create them. Caring for our neighbors, providing a living wage to our workers, re-investing the profits into the business or the neighborhood, all these benefits to society fall by the wayside when the goal is making money. Local economies are self-policing: a business that operates through fraud, deception, exploitation or other unethical behavior is quickly ostracized and fails. The social fabric is strengthened by businesses that are small and based in the community that they serve. Local businesses are more nimble, able to react to changing needs and situations, and open to putting the creativity of workers into action. *Making money* impoverishes society while

providing goods and services enriches society.

The end result of decades of this economic system, that values the corporation as much as any individual person, is a system containing companies deemed *too big to fail*. The collapse of certain banks was determined to be detrimental to the global economy to such a degree that the government felt compelled to borrow trillions of dollars to prevent this event<sup>71</sup>. Clearly, poor decision-making and risky behaviors created this bad situation, yet in the months following the revelation of the immense problems caused by allowing banks and insurance companies to operate unfettered by oversight or regulation, their ability to use their capital to lobby Congress and prevent any change to the system has sown the seeds of another disaster. Bigness does not imply goodness, nor can we assume that bigger companies are better for society just because they are big.

Yet, while *too big to fail* is one aspect of capitalism that needs to be examined, it points towards another problem: *too big to succeed*. Naturally, when the focus of the corporation is on making money, or on

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<sup>71</sup> Indeed, the problem is even worse in 2010 because the banks that were bailed out by the government in 2008-2009 have taken over the banks that were *small enough to fail*.

returning a better-than-expected net profit so that the stock price will climb, the needs and health of the communities in which the company operates become secondary concerns. A company that reports to shareholders is by legal necessity focused on short-term profits at the expense of long-term goals and projects. As a company grows, it loses touch with the impacts it is having in its immediate environment. Often, the immensity of these multi-national corporations is used as an excuse for the immense salaries their executives receive. It is said that In order to attract the caliber of person needed to run such a huge company, a huge salary is necessary. In reality though, these behemoths are simply *too big to manage*. How can a CEO possibly know what a branch office, on another continent, is doing to despoil its neighborhood? How can an individual assimilate all of the information and ramifications of dozens of spreadsheets generated by dozens of subsidiaries, as companies grow larger by absorbing smaller businesses? Have you had the experience, if you have worked for a large company, of being directed to act in a particular way: a way that is not what your clients, customers or guests will find appealing? Yet, because the directive originates with someone far higher on the pay scale, you bite back your objection and attempt to fulfill the corporate

mandate. It is exactly this disconnection, this separation, between the management and the client, that allows for the shortsighted decision-making that leads to problems in the name of maximizing profits.

Shareholders, the ultimate *owners* of the company, are able to avoid responsibility for the actions taken on their behalf even when those actions cause ruin within communities. In the face of investor demands that the company constantly, consistently grow, that their return on investment meet an ever-increasing benchmark and that profits also increase each quarter, the pressure to commit fraud to make the books look good increases. Even accounting firms, supposedly independent and in position to report abuses, fall victim to supporting activities that undermine the integrity of the company they are contracted to assist.

Today's typical company:

- grows through buying out competitors, not by creating improved goods and services that meet the needs of increasing numbers of clients or customers
- makes money by using the cheapest labor possible (recently this means outsourcing work and moving manufacturing operations out of America)



- prices its products without taking responsibility for all the costs of production and sale (selling computer equipment without providing for eventual adequate and safe reclamation of the toxic metals, as one example)
- lobbies the government for subsidies that allow it to sell products overseas at less than fair market value, putting millions of already-poor farmers out of their traditional livelihood
- ignores environmental regulations as being too costly to implement (look at how the Clean Water Act has been largely ignored in recent years)
- takes money spent for its goods or services out of the community in which the money was earned and spent, funneling it to shareholders in other states or countries, and leaving our neighborhoods poorer than before
- relies upon the federal government to negotiate trade deals worldwide on behalf of the company, without cost to the company
- depends on taxpayer-funded military operations to maintain global security and to protect the interests of international corporations that operate overseas

Each of these issues strikes at the heart of sustainable communities and neighborhoods by removing capital, destroying jobs and the ability of the citizens to support families without the need for both parents to have (in some cases, multiple) jobs outside the home, and polluting our environment.

What made America the economic powerhouse that drove the world out of the ruins left behind by the Second World War was using our imagination and our ability to innovate and to manufacture what we dreamed to be possible. Today our fears over immigration, the horrendous state of education across the country, and the outsourcing of manufacturing capability overseas prevent us from using the same method forging into the future. We need diversity in our culture and in our ideas in order to find new solutions to our problems. Closing our border is not helpful in increasing these new points of view. As state after state struggles with balancing their budgets, education spending is one of the few state services that can be cut. We already see the results of decades of this decreased spending on education in tests that show America's students falling farther behind the rest of the industrialized world each year.

As we struggle to repair the damage done, and to bring back small or medium sized

companies that are neighborhood based and focused, the lack of an existing manufacturing infrastructure will be one of our biggest challenges. But by rebuilding our capacity to make goods, we will begin supporting those people who are currently jobless with factories that add real value to our communities. As transportation costs soar due to issues surrounding oil, and as we see the damage caused to our society by *too big to fail* and break up the huge multinationals into more manageable, regional and community-sized companies, we begin to place more emphasis upon serving the people themselves, not speculators.

Creating an economic system that is sustainable and supportive of the healthy communities we desire entails making some hard choices. Can we decide to rebuild our infrastructure, our roads and bridges and poorly-insulated homes?

What about our health care system? Some recent indicators of the health of America:

- The two most common procedures performed in hospitals are angioplasty and coronary bypass surgeries. According to studies in the *New England Journal of Medicine* (2007) either of these procedures, performed *prior to* the patient experiencing a heart attack, prolonged life in less

than 3% of cases, yet we spend over \$100 billion dollars per year on these invasive, dangerous, painful (and apparently ineffectual) surgeries.

- In contrast, Interheart (2004) reported that 90% of heart disease is preventable through lifestyle choices
- Nearly 75% of medical costs are spent to deal with chronic, preventable disease
- A mere 2% of our spending for health care is for prevention or education programs
- Uninsured medical costs are the cause of over 60% of bankruptcies in America
- We spend nearly 20% of our GDP on health care, and over 40% of our total annual spending comes from government programs. That means barely 1/3 of our economy comes from business.
- The future unfunded liability represented by Medicare (as it exists before any *reform* in 2010 or later years) is over \$40 trillion dollars
- The automaker, General Motors, has an \$85 billion liability to fund medical costs for its union workers. If it goes out of business, the federal government will assume that burden

- In 2008, 18% of American GDP was spent on health care (Japan spends 7% of GDP, France spends 8%, both with lower child mortality rates and longer life expectancy). A full 30% of that spending was for advertising or management not related to claims or services.
- The top salary in 2008 among CEOs of medical insurance companies was \$24 million (Ron Williams, Aetna)
- The Senate Finance Committee, comprised of 3 Democrats and 3 Republicans, received over \$13.2 million in campaign contributions from the health industry in 2008 (led by Senator Baucus, with over \$4 million by himself)
- Despite this huge amount of resources spent for medical services, infections that result from hospital stays kill 90,000 patients each year, drug side-effects kill over 100,000, doctor *error* kills another 98,000, cancer causes nearly half the deaths in this country despite decades of research, diabetes affects 6 times as many people, and obesity 4 times as many people, as in 1960.

Imagine if we could decide that health care is the right of all people, not a privilege

reserved for some, and again make the medical industry a service- and prevention-oriented, not-for-profit endeavor? What if we adopt the view of many Chinese doctors: they see their primary job as keeping their patients healthy, and consequently they are paid each month that no illness occurs. If the patient falls ill, the doctor is not paid because he has failed in his job. This ends the vested interest doctors have, in our system, in our continued illness: they only get paid if we bleed or die. Do you want your doctor focusing on keeping you healthy, or making a profit for the shareholders of the hospital he works for? How does our system today warp our desire for great medical care just to benefit investors? Could we challenge even the foundational core assumption of Western medicine, that illness pays? What if we poured the majority of funding for health care into preventing illness rather than using drugs to mask the symptoms? Imagine teaching children to deal effectively with stress, to sleep better, to exercise and eat the right foods (not food *products*, full of high-fructose corn syrup and chemicals we haven't studied and can't even pronounce).

Can we create jobs that allow workers to earn a wage that allows them to raise a family on a reasonable, 40-hour workweek? When it takes more than one 40-hour/week job to maintain a healthy household, we

doom ourselves to communities where families are separated and citizens don't have the time or energy to become involved in local service and problem solving. People who work too much don't have time to learn about current issues in order to vote appropriately, and therefore often don't vote at all. Imagine if we were to decide that having parents home with children during their first few years of life is worth more to society and our future than saving a few cents on the company's bottom line. How would our society be different after just a generation? Or, could we admit that the only fair way we can have government programs is by paying for them ourselves, through higher taxes or cuts in other programs, and not by pushing today's costs onto future generations by borrowing today? Can we begin to act on our understanding that Earth's resources are finite, and that consumption is not the path to happiness? What if we begin to measure our economy using benchmarks that reflect what is truly important, such as the health of our children, the level of their education, how many families with children we can raise out of poverty or provide with enough to eat, how many people feel empowered enough or interested enough to vote, how many species around us are not going extinct, or even how many fewer divorces our citizens

suffer? If we achieve results based on what we measure, let's replace GDP with measurements we want.

A new capitalism that works for everyone would have:

- balanced trade between nations
- sellers bearing all the costs of their products, with companies required to accept and recycle or properly dispose of the products they sell when those products no longer work
- savings invested as capital, not as speculation
- no monopolies
- no government subsidies to *prop up* prices
- neighborhood focus
- effective controls to prevent, and processes to punish, pollution resulting from actions any business takes
- investors who use their money and energy to start and grow businesses, not speculators who trade stocks just to gain short-term profits
- limits on the use of leverage, whether to speculate in markets, make loans or buy competitors
- limits on the ability of speculators to sell assets they don't own or to sell securities that are not backed by any *real* asset



- mandates or incentives that ensure products are designed to be repairable, upgradeable and/or reusable
- a system in which banks lend out their deposits, not *creating* money out of thin air under the current fractional reserve, money-as-debt system
- an emphasis on people and Nature first, corporations last. It would recognize that business exists to facilitate providing goods and services to large groups of people in a sustainable manner, and that business does not have the same rights as you or I
- true cost pricing that eliminates subsidies and includes the cost of nonrenewable resource usage, pollution, and proper recycling and/or disposal of the product in the initial sales price
- a prohibition of corporate financing of election campaigns
- a mandate that companies use only 100% renewable energy
- requirements that companies pay a living wage, one that allows for single-income households to survive, and limits as to how much the highest paid worker in the company can make

because *all work is valuable*<sup>72</sup>. This idea stems from these concepts: that humans are not '*just another commodity*' or business asset and that we must improve the lot of the poorest 40%. A large number of citizens who are poor and miserable will not lead to a flourishing society

- a focus on meeting the needs of *all stakeholders*: employees, customers, investors, suppliers, the local community and the environment, not just profit for investors (as is the case today)
- corporate boards of directors that include both users of the company's products and workers from within the company, not just *management*
- incentives that encourage worker-ownership of businesses
- encouragement to include compassion in business decision making
- an approach that makes it easy for citizens to embody the *less is more* philosophy, by limiting packaging, by reusing and recycling so much more than today, by limiting waste and

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<sup>72</sup> The US military and Civil Service programs are among the entities that have limited their maximum pay. It would be hard to argue that they are less effective because of this limit.

pollution during manufacturing, and even using different marketing strategies to ensure that only people who truly need the product buy it, rather than trying to generate increased consumption just to build the corporate bottom line

- an understanding that waste is bad business. Waste is merely bad design, and can be changed with some thought and attention. Waste represents resources that have been purchased and then thrown away. Only a few generations ago, using every bit of every resource was necessary. Today, we are far enough removed from starvation that we feel we can afford to discard assets. Where is waste in an anthill?

The Government Accounting Office (GAO) reported in 2008 that between 1998 and 2005, fully two-thirds of US corporations paid no income tax. In 1948 the average corporation paid a tax of over 35% of profits, in 2003 that had fallen to less than 8%. During the 2008 election cycle, over 80% of political contributions came from businesses. In 2010, the Supreme Court declared any restriction on a corporation's spending money in campaigns to be unconstitutional

under the guise of protecting free speech<sup>73</sup>. Yet people who happen to be undocumented aliens are not given similar free speech protection. The government provides hundreds of billions of dollars in subsidies and price supports to industry annually. An Environmental Protection Agency report documented over 500,000 violations of the Clean Water Act in 2007 by corporations, without a single prosecution. From the jungles of Ecuador, where oil drilling operations leave behind toxic, destroyed landscapes and sick and dying people, to Burma where slave labor was used by Unocal to construct a natural gas pipeline in the mid-1990s<sup>74</sup>, to Africa where child labor is used to harvest cacao for processing into chocolate, to the sweatshops of Southeast Asia turning out clothing for American consumption, capitalism has demonstrated an uncanny ability to exploit people while in

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<sup>73</sup>It appears as I write this book, that there is no prohibition in place that prevents corporations that spend money for advertising a political agenda or for lobbyists from deducting these expenses and thereby limiting their tax. American law prevents citizens from deducting political contributions, yet corporations enjoy this privilege. The law also caps the total amount a citizen can contribute, not so a corporation. Anyone see a problem here?

<sup>74</sup> Chevron bought Unocal and now maintains that pipeline, continuing to use the Myanmar government's mandated slavery for its maintenance.

pursuit of short-term profits. Isn't it time for an economic system that focuses on the health and well-being of people and communities, rather than dollars? There is plenty of room for trade, for markets, for investment and for work, without losing sight of what makes life enjoyable and sustainable. A caring, compassionate economy can be built utilizing what we have learned from the capitalist experiment. Do we have the will to try? And who is representing us, and our views, in this debate? Simply put, it is you and I. We know what is wrong, but what will it take to change the system, to bring about structures that work for everyone, rather than a few? Our medical system is broken, our political system is broken, and our religions are broken. They have all failed because we allow them to operate as businesses, rather than services. The typical doctor in America says, "I don't need to know about my patient's emotional or spiritual life, I only need to know what pill I can have them buy that will make the symptoms go away." Is that the best way to solve a problem, ignoring what is causing it? Can we speak up? As you ponder the future of business, what does your heart say about the relationship of business to fairness, to justice, to greed, and even to love?

# *I Need Your Love*

So much of our suffering stems from relationship troubles, our perception that we are not loved by those we think we cherish. We crave love from our partner, our family, even our friends. We judge every interaction on a scale of *loves me vs. doesn't love me*. We fall into depression if we fail to detect love from others, or we soar into clouds of joy when love is apparent. Most of us would say, "Indeed, I need your love to be happy."

## Projection and Shadow

Before we investigate this need for love, let's look first at projection and shadow. 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 recent New Age bumper sticker summed 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 something 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 let us remember 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 with the other person. In truth, we must touch the love that abides within ourselves, to have any hope of *seeing* love from others.

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.

## You must approve of me in order to love me

Often, love is predicated upon agreement: if you agree with me, then I feel you love me. When we have a disagreement, I may wonder, “Why don’t you love me anymore?” or I may say, to myself or out loud, “You don’t love me!” If you question one of my core beliefs, I may even divorce you in my mind. I focus on all the reasons that I am right and you are wrong, and I build walls to protect myself and increase the distance in my sense of our separation. All the while, the problem is seen as your lack of love for me, as if it’s entirely your fault.

How can I get past this gulf of separation? If I connect with my deepest knowing of the Oneness of all things, I can begin to see both my own part in the difficulties, and the ways in which we remain connected despite my feelings of wanting to point fingers at you, to fault you, to judge the quality or

nature of our relationship. Connecting with the Spirit in me opens the door and allows my inner light to shine towards you. That light, and that love, can then be reflected back as you mirror my energy. It feels like I love you, when really all I am doing is loving the One that is inside each of us. It is only when I shut the door, blocking my light and my sense of connection, that I see the reflection of darkness and separation in your eyes. I can only see connection and love within me.

This understanding leaves me free to choose to be happy, or not. I select my reaction based on how connected I am willing to feel in the moment. If I can be present with what is arising in me and choose to react with compassion and not with anger or fear out of a habitual, knee-jerk reaction, I can choose to be happy. If I can see that my love is not diminished by outside appearances, I am free to love no matter the event or feelings, and I will continue to see that love reflected back to me by those I interact with. As I stay connected and act from my center, I do not need your approval, nor do I lay responsibility for loving me on your shoulders. I hold that responsibility myself, and I alone can approve of my actions. This is deep acceptance of that which I am manifesting in the world. I do not look to you for approval. Imagine acting

without labeling or naming your experience, without secrets, without shame and without fear.

How does it look when I seek your approval? I point the finger of blame somewhere else: “He shouldn't have done that”, or “If only you hadn't have told me to do that”. I may point the finger of blame at myself: “I'm hopeless, I always screw up”, “I thought I had it under control, what happened?” or even “I'm unlovable”. Even if you approve of me, I suspect that you are only approving the story I am telling you about me, or the role I am currently playing for you, and that if you knew the *true* me, you would no longer approve of me. Our relationship may also take on the characteristics of co-dependence: “I can only feel good if you will...” Setting conditions on our love for another is a sure path to dysfunction. It creates conditions of victimhood, or domination, and it shirks my own responsibility for the relationship by placing the blame for any failure on you. I think, “Here, once again, I'm abused” as if I am not response-able to affect the situation.

How does it look when I am connected and acting with integrity? “I am in the right place, right now. This is the only action I need to take. I feel the love and bliss of acting appropriately out of connection with all that is. I am focused on possibility, not possible

loss. I hear the nudge of Spirit telling me what is required, and I do it gleefully. I deeply grasp that you are more important to me than any mistake you can make.”

## Is it true I need your love<sup>75</sup>?

No one outside me can hurt me. It's simply not possible. It's only when I believe a stressful thought that I get hurt. And I'm the one who's hurting me by believing what I think. I am telling the story of my life, starring in my own little play, and letting the story hurt me. This is very good news, because it means that I don't have to get someone else to stop hurting me. I'm the one who can stop hurting me. It's within my power. This requires that I meet my thoughts with simple understanding. Pain, anger, and frustration will let us know when it's time to do this work. We either believe what we think or we question it, there's no other choice. Questioning our thoughts is the kinder way, the way that leads us to love. We think that because we sense two bodies as seemingly separate entities, that there are

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<sup>75</sup> This section relies heavily, including direct quotes, on the book *"I Need Your Love – Is That True?"* by Byron Katie

two separate minds. Without the stressful thoughts that make us feel separate from one another, there is only one mind and it's everywhere. Bodies can't be connected, I can only connect with my own mind, and it encompasses both the other person and everyone. Connection can only be made from inside me. There's no point in trying to connect with you, as if we are currently separate, because we're already connected. I can only connect with myself and come to see how that connects me with you.

Sometimes I act as if I'm God, as if the world depends on my input to make things happen. At other times, I see that things happen with or without me, people approve of me or they don't. It has nothing to do with me. This is really good news, since it leaves me responsible for my own happiness. It leaves me to do nothing but live my life as kindly and intelligently as I can. If you don't notice and aren't grateful, I understand. It's only me that I'm dealing with, and that is enough.

How do we love ourselves? One way is by not seeking approval outside us. There is, after all, no "outside us". I come to see that I can have the only approval that matters, my own. I want people to think the way they think, not the way I need them to think for me to be happy. Before I feel fulfilled, I project my inner world onto others and need their



reflection, participation, in an attempt to feel complete. Once I feel fulfilled, true relationship is possible. It relaxes my grasping, and allows me to become much more intimate. It is the source of unconditional love, love that doesn't need something in return to be validated. I am no longer flailing about like a drowning person, scary and stressing to those around me. Putting truth above relationship, I find my relationships are deeper than I ever could have imagined.

Many people's lives are constantly punctuated with little fits or tantrums in which they express their rejection of what's happening. What are the thoughts that come in these moments? "I'm hopeless... If only he hadn't done that... She always... I knew better than this..." Many of these thoughts are about what you would have done if you'd known better, or seen it coming, or remembered. You think that if you had done something different, you could have stayed in control of events. "Oh shit!" marks the point where reality and your plan parted ways. Things don't seem to be going your way, and to the best of your ability you're going to fight reality, even if all you can do is swear, kick a rock, or give someone you love a hard time.

The more you stick to your belief that you're in control, the more of these moments

there are in your life. Some people reach a point where they're fighting reality at every step of the way. That's how they react to the thought, "I'm calling the shots" when no one seems to be listening. It's a war zone in their minds.

The alternative is to expect reality *not* to follow your plan. You realize that you have no idea what's going to happen next. That way, you're pleasantly surprised when things seem to be going your way, and you're pleasantly surprised when they don't. In the second case, you may not yet have seen what the new possibilities are, but life quickly reveals them, and the old plans don't stop you from moving ahead, from flowing efficiently into the life beyond your schemes and expectations. But would you rather follow the plan you have formed in your mind, or the one that God offers you instead?

Pick a trying moment: your keys are locked in the car, or someone changes the plans you had made to meet, etc. Allow life to show you a new way to move forward, a way you haven't seen yet, maybe a way you've never thought of before. After some practice, you don't have to stand by the phone asking the four questions<sup>76</sup>, the questioning

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<sup>76</sup> Briefly, Byron Katie's "*The Work*" consists of four questions: 1) Is this true? 2) Am I 100% certain that it is true? 3) How do I react when I believe this thought?

becomes part of you, dissolving stressful thoughts before they can affect you. When your old plan is gone, your mind immediately fills with new possibilities. The little panics and painful twinges actually disappear when you give you mind this kind of education. It spends less and less time in hopelessness and frustration. Questioning the thought that arises when you hit a bump in you life can radically change the quality of your whole existence.

Noticing and counting the beautiful reasons unexpected things happen for us ends the mystery. See the synchronicities that tell you the Cosmic Coincidence Control Center is working overtime to brighten your day. Anger, frustration and aggression can always be imagined, but why would you want to live your life full of *these* emotions? People who aren't interested in seeing why everything is good get to be right. But seeming to be right leads directly to disgruntlement, depression and separation. Being grateful that something good has happened *for* you (not *to* you), for your growth and development, encourages your mind to focus on seeing the good in every event. It's a simple, elegant, and delightful way of putting yourself back into reality, into the kindness of the nature of things.

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and 4) Who would I be without this thought? For more info, see any of her books or [www.thework.com](http://www.thework.com)

How do you know when you don't need people? When they are not in your life. How do you know when you do need them? When they are in your life. You can't control the comings and goings of the people you care for. What you can do is have a good life whether they come or go. You can invite them, and they come or not, and whatever the result is, that's what you need. Reality is the proof of it.

Do you try to motivate yourself with the thought that you need to do something, and end up doing nothing? That would be an interesting discovery. "I need to do it" is just a thought. Try the effect of the turn around version, "I don't need to do it" and notice the only time that you need to do something is when you do it. It's a wonderful experiment. Start small: just lie in bed in peace, unpestered by yourself, until you notice you're getting up. You think you need to make a decision? You don't – not until it's made. Afterward you may notice that you didn't actually make the decision: It made itself, right on time, the moment you had all the necessary information you needed. The direct route leaves you needing and wanting only what's going on in front of you. And what's in front of you keeps expanding until *full* is too small a word. This is what it means to be present, to be living in the *Now*.

# *Change is (good/hard)*

Much of this book has focused on the need for change. Many people find change to be difficult to endure. They may be stuck in fear that change will lead to outcomes that are less pleasant than their current way of doing things. They may be unable to imagine how life could be better than it is today. Life in the 21<sup>st</sup> century is changing more rapidly than ever before, whether we like it or not. As a species, Man is better informed now than at any time in the past. It has been estimated that a person beginning university studies now, will find that half of what they learn in the next four years will be obsolete by the time they graduate. Skilled professionals, such as doctors, find they devote more time every year just to staying current with new discoveries. Our perspective is also rapidly changing; it is difficult to perceive the world in the same way after you have seen the “pale blue dot” of Earth from lunar orbit, or used Google Earth to zoom from seeing half the planet to your own doorway in a matter of a few seconds. That's a serious amount of change.

Great revolutions meld a change in the use of energy with a change in communication.

As we stand at the cusp of a great global enlightenment, we again have the opportunity to make meaningful change. The Internet is changing the way we communicate, expanding our personal network to include the entire global village. We have new technologies on the horizon that can power our world sustainably; focusing on developing them into viable alternatives to oil will change life forever. Clearly, change can be good.

Many people are comfortable with change, at least with some change. A few even live for change. Perhaps the most important ability we can have is to be open to changing our mind when new perspectives appear. Is it possible we can all become more comfortable with new ideas?

## I have a valid reason to be afraid

We can't just ask for change when we are ready, it springs out of the dark and catches us by surprise. Additionally, change is often painful, resulting in feelings of loss or grief. 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 relationship or 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.

Why do we resist change? 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.

One big barrier to change is our past success. Our reactions to life are more than 90% unconscious, based on what has worked in the past, knee-jerk reactions that allow us to act without as little thought as possible. We act out of habit to such a degree that we don't even know why we do what we do. Much has been made lately in New Thought circles of the Law of Attraction. This idea purports to teach us how to attract what we want most in life. It teaches us that what we focus on we perceive, which is true enough. But it gives a few false impressions; one, that we even know what is in our best interests (do you *really* need that 10,000 square foot house with the 5-car garage that is on your treasure map?). For another, it ignores that we act 90% unconsciously, meaning that even if we focus intentionally on co-creating our life, creating our own reality, that most of what we create will be based on these very habits and ungoverned reactions we are trying to transcend<sup>77</sup> but can't see. We don't *co-create* our reality as much as we *engage with* reality. I have to

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<sup>77</sup> In a cute diatribe against this idea of co-creating reality posted on [www.youtube.com](http://www.youtube.com), a teenage boy ranted about how the Law of Attraction could not possibly be true: he thinks of nothing else but finding a girlfriend, 24/7/365 and yet does he have one? No!



ask, if you are a follower of this idea that we co-create our reality, how's that working for you? Do you see proof of the saying, "As you sow, so shall you reap", or even, "Garbage in, garbage out"? Or do you instead feel victorious over life because you managed to manifest a new Mercedes? For a third, it implies that we are happy when we shop from the Universal Catalog. We can't shop our way to happiness. Have you noticed that you get less and less thrill from shopping, that it doesn't *feel as good*, or satisfy you for as long, as it used to?

These habits are deeply rooted in our body. As reactions to past events, the emotions blend with our physical being and become an ingrained part of our small self. Merely thinking that I want to change my perceptions, or utilizing an affirmation, will not dominate the emotions already deeply anchored in my body, I need a greater emotion to replace what has already warped my consciousness. The good news is that what seems like radical change on the level of the entire system often seems like common sense at the level of the individual unit. This is what drives the great grassroots movements we have seen: women's rights, civil rights, the anti-apartheid movement, abolition and the fall of communism in the Soviet Union are all good examples of this.

It may also be that we feel insignificant, that it will be useless for us to change first. We may think, “Let the Big Guy change first, I’ll follow”. Or maybe, “We need a (cataclysm/leader) to effect significant change.” Either way, we are merely excusing our inaction. We are responsible for our own actions. We can only listen to our ego or our Spirit. Which one has your best interest at heart?

We struggle in the various aspects of our lives when we hold beliefs that are untrue. Ask yourself: How do I seek...

spiritual            ...safety?

economic

physical

emotional

cultural

We validate our false beliefs when we continue to focus on the illusion our ego has created, on the stories we try to embody in our life’s play. But why change? As we have seen in this book, all our institutions are broken, lacking compassion and love for humanity and for Earth. To evolve into the next stage of conscious awareness, we need change agents to step up the energy level of

their work to bring new ideas to fruition. Are you ready to help?

If you are, ask yourself: “What agendas or beliefs am I holding onto that prevent me from seeing or creating something new?” Understanding that we are the source of our experience, even if mostly unconsciously, we can identify and remove barriers that prevent love entering our lives, that prevent love from being reflected to us by those around us because we can’t touch our love for ourselves. We can examine the emotional baggage we carry, emotions containing resentment or (past/lost) love, or even old agreements or patterns of behavior that no longer serve us. By accepting the inevitability of change, we open the door to unimaginable possibilities. It helps to remember that *this too, shall pass*. We cure our fear of change by leaving behind the mind structure that created it. Water the seeds of your life, not the weeds!

# *I am a Victim*

It is common today for people to rely upon a delusional philosophy, a story of their lives, to explain life's difficulties. In this story, they tell themselves, "I am a victim of someone or something outside of myself". If your world seems dark, is it because light refuses to shine? Usually, we use stories to block the light.

## The Stories We Tell

Naming starts the story. The very instant something comes into our awareness, we see a flower for example, and we name it *flower*. Our mind goes into what experiences we have had with flowers before<sup>78</sup>, and how our strategies worked to keep us safe in our interactions with flowers. We remember stories others have told us about flowers, or what we have read about flowers. Based on all of these stories, our perception of what is happening blooms. Stories are how we color

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<sup>78</sup> Often, these stories are corrupted by our inefficient memory. Just as many witnesses of the same scene will report different stories, our memories of past events appear to change with each recalling, as if what happens to us today changes how we view and interpret that distant memory.

our world and give it meaning. We project our stories onto the future, expecting that the future will be like the past.

We inhabit our stories as if our lives are movies and we play the leading role. We act without thinking because of our stories. But what if our stories aren't 100% true? And what of all the stories we *don't* tell ourselves: would our perspective be different if we were to viscerally feel an elephant (or a child) starving to death, or a bird dying trapped in an oil spill, or a forest being clear-cut?

If our stories focus on darkness, if we see the glass as half empty, we see life as being full of denial or we feel constantly exploited. We rue our consistently bad luck. We denigrate our capabilities and talents, and we see only our own shortcomings and how they cause our heartache. We are cynical, doubting that change will ever make things better. We are obedient, not daring to question authority. We find perspectives that allow our predilection to come true. If we live in a world of limitation, we feel we have no choice and we constantly think, "I want..." or "I can't..." or "I need...". Living in an unfriendly universe, we are fearful and rigid, we expect inevitable hurt from every situation.

If, however, we focus on light, we open ourselves to possibility in a friendly universe; it is easier to remain curious or filled with

child-like wonder. If we have an expectation that we will soon be awed, we open the door for new experiences to shape us without succumbing to fear. If we live in a world of almost, our goal is happiness and our thoughts begin, “I try...” or “I hope...”. When we already *know* what will happen, because our perspective is fixed and fearful, the Universe can show us nothing. But if we remain curious, the Universe will show us anything and everything.

Being present with everything and every situation means not naming every feeling, thought, sensation sound or sight. It means leaving our stories behind. The door to experience opens when there is no judgment, no categorization, and no projection of past results onto a similar future. When we open to whatever happens without naming and judging it first, anything is possible. Imagine you are walking along a street and something moves across your vision. Immediately it seems, you have named this something “cat” and your ego is hard at work dredging up memories and previous encounters with cats, and knowledge you have learned from other sources as well. Perhaps you are allergic to them and you begin to worry about becoming sick soon. Or you were scratched by one as a child, and fear bubbles up from the pit of your stomach. Or the cat reminds

you of your Mother, who always had several around her home, and you touch the sadness you feel following her death last year. All of these possibilities arise from the act of naming the life form cat, *and they all occurred after the actual experience of seeing something in your vision*. If you are truly present, you can focus on the emotion or sensation without naming it and darting off into the past or future<sup>79</sup>. Having taken the care to merely *experience*, you now have a choice in how you proceed. Perhaps instead of naming it “cat”, you instead name it “God”, or “life” or “movement” or “fun”. How would your experience be different when you choose one of these other labels?

When I am focused outside myself and believe that someone else causes my problem, rather than causing the problem myself by my attachment to the story I’m believing in this moment, then I am my own victim. The situation appears to be hopeless because there is no one who can be changed to make the problem go away. If I step away from the story I am (enacting/reenacting), and allow feelings and sensations and thoughts to flow unimpeded through my awareness, it is easy to find new

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<sup>79</sup> For many people, it is easiest to approach this *experiencing without naming* via tactile, bodily sensations: feeling something brush against your skin, for instance, without naming it immediately.

ways to relate to myself as reflected by the Universe around me.

The moment you question one of my sacred beliefs, the instant you don't agree with me, I divorce you in my mind. I focus on finding all the reasons why I am right and you are wrong, and I am unable to see the truth in what you say. If you manage to shake my belief in my story, I grieve as if I have lost part of my Self. Part of my story is no longer true, and that part of me dies. If, however, I am not attached to my stories, life is joyful. I move from one experience to the next, listening for the small inner voice that speaks of what is mine to do in this moment, without the baggage from the past forcing me to continue down the same heavily-rutted path. In the Western world, we trade joy for money and/or things. What's the sense in that? Be as little children, full of wonder and curiosity, not wallowing in fear or despair. When we go outside ourselves for fulfillment, we compete and often back down, stay small, to better avoid conflict. When we disconnect from the voice of Spirit, we connect instead with the voice of our 5 senses. But the senses distract us from the reality of what is true; they build our stories and maintain the illusion that we are separate beings in a hostile Universe. The voice of Spirit speaks to us of Grace, while the voice of the Ego speaks of Shadow:



| GRACE   | SHADOW  |
|---|---|
| Reverence for all life<br>(Love)                        | Pride (Reverence for<br>me)                             |
| Seeing another's<br>divinity (Piety)                    | Greed (What's<br>mine?)                                 |
| Understanding<br>(Relationship)                         | Entitlement<br>(Superiority)                            |
| Strength to reach<br>highest good<br>(Fortitude)        | Wrath (anger at Self<br>for ignoring my inner<br>voice) |
| Practical application<br>of mystical truth<br>(Counsel) | Gluttony (I've no<br>understanding of<br>enough)        |
| Knowledge (not data)                                    | Envy (are you wiser<br>than me?)                        |
| Wisdom and<br>Conscience (Right<br>Action)              | Sloth (Self-hatred)                                     |

Which voice would you rather listen to?

Watch how the use of language affects a person's outlook: say what is true, say what is now, and speak direct from your heart. We are beings of what is, and so we are more accurate when we use first person, conscious-creative, outcome-oriented language. The subconscious mind fails to grasp the concept of "no". That is why affirmations are coached in language of positive statements of what we intend to find true. Some words/concepts to avoid in both

thought and speech are: don't, isn't, can't, need, wouldn't, couldn't, and words of possession such as, mine, ours. For example, instead of saying "I enjoy my sister", I might say, "I enjoy a sister". Note how the affirmation of our interconnectedness is much more apparent in the latter statement.

## Our problems are overwhelming

12 January 2010, a large earthquake brought down the shabbily built buildings in the southern portion of Haiti, including the capital city of Port-au-Prince. Even before the quake, Haiti is the poorest nation in the Western Hemisphere, plagued by problems left over from its early days as a French colony and the reparations that the French demanded following their ouster in the world's only successful slave rebellion. Once they had managed to get free of the billions in debt, a series of rulers plundered the country's resources and government was, to be kind, weak. The UN had provided its peacekeeping force for years before this latest tragedy. The collapse of concrete structures, homes and businesses, killed an unknown total that exceeded 200,000. The majority of Haitians live on less than \$US2

per day, even when there was a small semblance of a functioning economy. Gangs rule many parts of the country, not government. It is easy to picture the average person living in Haiti as a victim of all these issues of lawlessness, hunger, poverty and injustice.

As news of the quake spread, it was easy to fall into the emotion of, “Oh, those poor people”. One could despair of there ever being a just and sustainable lifestyle upon the Haitian half of Hispaniola, one island in the Caribbean Sea. Many asked, in prayer and on TV, “How can God allow such suffering?” In times like these, following heart-rending tragedy, it is nearly impossible to accept that our thoughts and actions create our experience of the world, or that our being manifests in our every doing along our path. This understanding, superficially, is usually rejected without question. How could someone *choose* to participate in such an event as the earthquake in Haiti?

Indeed, if we look closely, we also have to ask, “Is it true that this quake is a *bad* event?” This is not to ask, “Are there results from this quake that I don't like?” Instead, it is to look at the event while understanding that we cannot foresee every ramification that will arise from the dust of Port-au-Prince in coming weeks, months or years. Haven't you had something happen in your past that

at the time, you judged to be *bad*, only to realize much later, that without that event occurring, something else that you truly treasure would not have been possible? Whether it is a divorce, being fired from a job, or the death of a close relative or friend, some of our greatest learning results from these seminal events. New perspectives open up before us and we find the *silver lining* in the cloud overhead. Perhaps we will craft a plan to sweep away the old dysfunctional government and the poorly built structures of Port-au-Prince and finally help build a city that Haitians want and can be proud of.

The question really is not how did God let Haiti happen, but rather how did Man let Haiti happen? To have a victim, there must be a perpetrator. The Earth can support the nearly 7 billion people alive today, but not if we continue to allow the richest 5% of the population control over 50% of its resources, nor if we spend hundreds of billions of dollars to wage war. It is Man who forces families into poverty, it is Man who makes war, it is Man who allows greed and homelessness and nearly 20,000 children to starve to death each day<sup>80</sup>. Where are the headlines, the real-time video reports, or the Telethons raising aid for the children? To

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<sup>80</sup>According to United Nations reports, 2008

change the victim/perpetrator paradigm, can we recognize that what we perceive is just a reflection of our consciousness? We have to change our consciousness, if we are to transcend any particular view of reality.

When does business as usual, stop?

# *Evolution: Another View*

Mankind has increasingly evolved our understanding of our place in the universe, from the mythic reliance upon a God or Gods who reward and punish, through the scientific perspective that taught us to prize rationality and explained how life changes and evolves, into ever more conscious awareness. Is it possible that conscious, intentional evolution awaits us? Can we harness our abilities to plan ahead, to use both living and non-living systems for our benefit, and to create new paradigms to take this next step on the evolutionary path?

Evolution has directionality, but not as the result of a God that plans our lives for us, nor any specific destiny or unchangeable goal. Instead it follows one footstep in front of the last, sometimes down blind alleys and sometimes topping hills that offer grand vistas of possibility. Each step defines the next, and that is the true meaning of destiny or karma: that our lives are shaped by every step that has brought us to this point on our path. Nothing less than the future of life on Earth is at stake. The problems we face today are the end result of the trial and error of Man's first understanding of the scientific

paradigm. These problems will cause the civilization to collapse; this paradigm developed while we understood very little about cause and effect, and has inherent flaws in how it deals with the cost of innovation, our use of resources, and waste management. But if we look to nature and increase our understanding of how evolution moves forward by weighing the cost of innovation very precisely, we begin to see how we can adapt and grow successfully.

Until only the most recent few decades, evolution has proceeded apace through trial and error. This idea of conscious evolution is brand new to Man, we know of no other time in the history of the universe when this has been possible. If we transition successfully, the pace of change will increase dramatically. As each idea builds on those that precede it, we cannot predict now how we will solve the problems we face. Yet it seems clear that we are beginning to identify the very tools we need at the very moment we need them. Becoming part of an intentional Universe gives life more meaning and purpose. This is the dawn of a truly universal sense of Oneness.

Nature uses two primary concepts repeatedly, because they work. One is the idea of cooperation: Nature abounds with examples of individual organisms aiding and abetting others, including the trillions of cells

that co-exist within my body and the large social and work communities exemplified by bees and ants, to name just a few. The other is the very nature of evolution; change, and not *just any* change, but change leading to ever-increasing complexity, ever-widening areas of influence. In tandem with cooperation, a life form that evolves mechanisms or traits that creatively address larger and more complex problems, encourages diversity and celebrates different points of view, or uses resources more efficiently has a better chance of surviving life's random calamities.

Enlightened evolving consciousness wants to be free to choose its reactions to feelings and events. We want to move beyond knee-jerk, ego-defined reactions into freedom to experience and grow through living. Life leads those who willingly follow, and the rest it drags. Evolution uses problems as drivers to force growth, and to help determine what aspects of the current organism support and develop awareness. You can't hear that billions of people will die because of climate change without being moved to action, except by being numbed by something.

What do these concepts look like in Nature? Successful groups do not abide hoarding, or any monopolization of finite resources. They pay the price if they foul their own nests, polluting the very



environment upon which they depend for survival. Each component contributes to the overall well-being of the whole, providing specialized services so that each niche is filled. Obviously this means we have to move beyond violence and war to solve our problems, and find ways to ensure everyone has access to food, water, shelter and education. These goals are easy to achieve once we realize that how we treat others reflects back upon us, that when we hurt another we hurt ourselves. When we align the goals and methods of corporations with those of society, the actions and decisions of each will complement the other. Clearly, the methods *can* be based on cooperation, sharing, and the idea of *enough*, not domination, exploitation and the need for *always more*.

## We need leaf blowers

I ride my bike to work, 6 miles each way. On today's ride, I passed by a shopping center parking lot as a worker was blowing the leaves off the lot. A low-pressure weather system is moving into our area, heralded by steady, 20 mph winds. The worker put his machine into idle as I went past, and I saw that the wind blew the leaves back onto the lot as soon as the leaf blower stopped pushing them away.

This fruitless activity was meant to... what, exactly? Remove any hint of nature from the artificial, petroleum-based, man-made surface? Keep a laborer employed? Make the public aware of how the lot's owners are very concerned with cleanliness?

As I rode past, I was struck by the noise and pollution as the gas-powered engine labored to move bits of trash and leaves onto the public street and off the private asphalt surface. The engine relies upon gas and oil to function, spewing carbon dioxide and particulate matter into air already being assaulted by passing cars, but in far greater quantities per use. Clearly, the person who ordered that this job be carried out, and who was paying for the service of moving small bits of nature a few meters south, was not paying the full and complete cost. Society was paying too, with fouled air, with supporting the worker and his family who have no health care coverage if they fall ill, with tillable land paved over to benefit drivers, with money spent to pay a worker for a job that achieves temporary results at best, with noise that rises to near painful levels, with investment in a way of thinking that labels nature as *bad* or something to be removed; all of these are costs for which there can be no remuneration within today's system.

What would this task look like in a green society? It might involve more workers, receiving a living wage and health insurance, using brooms to clean the area by collecting and composting the leaves rather than just move them away for a short time. Or it might involve our recognition that leaves are part of nature, part of the cycle of life, and not something that must be removed from our sight lest we think ill of the person who currently lays claim to the land upon which they happen to rest. When did it become *unclean* to have leaves in our consciousness?

# *Conclusion: But I already recycle....*

“Mitigation of the present situation (recycling of materials, diminishment of consumption, healing of damaged ecosystems) will be in vain if they are done to make the present industrial systems acceptable.

They must be done, but in order to build a new order of things.”

Thomas Berry

First surfacing as an attitude of “not in my backyard”, resistance to change seems to center on our unwillingness to sacrifice for the common good. Whether your hot button concerns health care, climate change, political reform, nuclear proliferation, or materialism, we often shift the blame: it always seems to be *the other guy* who needs to change, not *me*. “I’ll support green changes, but only if they still allow me my toys and tools, my entertainment, my income and (hopefully) lower my expenses...” We tend to want things around us to change, while we remain the same. Blame, however, does not build new perspectives or create

viable alternatives. Rather it destroys relationships. Blame stops change and lodges our focus firmly in the past. An attitude of *no sacrifice* pervades the American Dream. Unfortunately, *no sacrifice* guarantees that any change is merely a band-aid on an unsustainable system. Is it good that WalMart sells compact fluorescent light bulbs and an increasing amount of organic produce? Of course it is. But is WalMart abetting the changes that need to be made, to create a sustainable culture? No, it continues to push a paradigm of suburban sprawl and throwaway manufacturing above all else. It subscribes to the idea that the life we have is good enough, and it does not need to be radically changed. We can't return to a lifestyle from the 1700s in Europe, before petroleum came to dominate our lives, but we need ideas that will allow us to live sustainably using 1/10<sup>th</sup> the resources we are currently using in America. We won't be able to *shop* our way to sustainable living.

Continued economic growth means generating more power, which today means burning more fossil fuels: an unsustainable paradigm. Since the mid-1980s, global resource use has exceeded the capacity of Nature to regenerate, meaning we reached a sort of "*Peak Everything*" 30 years ago. In other words, we are using more than 1

Earth's worth of food, water, and other resources. Population has doubled in the last 50 years, from 3 billion to 6 billion, and 3 billion people will be added to our presence on this planet in the next 30 years<sup>81</sup>.

Changing light bulbs, trading in the vehicle that gets a few dozen miles per gallon of gas for one that gets a few more, and recycling some of our trash will not be enough. We need real, transformative change. Can we find another way of life? Even solar and wind power, without vastly improved storage techniques, cannot sufficiently supply the needs of our expected growth. And truly, is cheap, clean sustainable energy a workable solution? It will allow other resources, minerals and plants, to be consumed at an even faster rate than today. We will likely feel more entitled to pillage the Earth, if our energy comes from *green* sources, than we do today. Can we downsize our needs so that we begin to live within the Earth's resources again?

How will this transformative paradigm shift begin? It will start with conversations: conversations I have with myself about change I am willing and able to support, ideas that I have about how life might feel *better*, and times I spend listening to Spirit

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<sup>81</sup> The *world's* population about 100 generations ago, at the time of Jesus Christ, was about 100 million, or less than a third of the current population of America.

directing me on my path; and conversations I have with others to learn their perspective, to hear their ideas, and to recognize Spirit as it moves through them. These are deep conversations about what we perceive as *real*, not about who's popular on TV, about what celebrity or sports star has recently been unfaithful, or about what latest gadget we want to get first before our friends. It is critical that we begin to speak truth to one another and to ourselves<sup>82</sup>. Can we do a better job of aligning our actions with our ideals? Can we vote with our money, allowing our spending to reflect our most heartfelt values and goals, especially if that means *not spending*? Can we accept this invitation: "I am willing to...

- ... change my mind.
- ... accept, and even ask for, help.
- ... be open to new ideas, to the perspectives held by others
- ... share my authentic self, not just a role or a pose

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<sup>82</sup> And not just speak truth, but act from truth. Recently scientists have shown that the human stomach has 'sweet sensors' and treats the food it is processing accordingly. This explains the phenomena whereby overweight people continue to gain weight while eating sugar-free 'diet' foods: we think we can lie to our stomach, that it will know the difference between sugar and aspartame, but when it detects *sweet* it stores food as fat no matter the source.

What is the ethical, proper stand for us to take? We draw a line in the sand and stand on the side of moral behavior. We say, "I'm taking the high road, doing whatever is right even if it's not comfortable. I live from my highest self, my highest sense of my soul. No compromises, no *small*, no *safe*. Balance and ethics are my focus. I look to Nature and see how there is always balance, presence in the moment, ever-increasing complexity and efficiency. Nature's focus is not on growth for growth's sake." What is fair, to people, to other countries, and to other species? What structures are simple to understand, simple to enforce, and simple to administer? And what changes engender a lifestyle that is durable, that can sustain life for generations and centuries to come?

Can we turn away from advertising that limits us to living lives solely as *consumers*? Can we begin to block and deconstruct this consumer myth? Can we say, "We don't do that in this house!" and choose the ethical path *no matter what*? Can we step up our commitment to love, and leave hate in the past? Can we love the children of others, not just our own (or see the truth: *all* children are *our* children)? Can we stand for Spirit in a disbelieving world? Can we bring our light to poverty and war? Can we be the exemplar of Spirit in our personal interactions? Can we take these actions, even if they are difficult



or painful, in order to help others, or to better manifest Spirit in the world and *not just for ourselves*?

Ask yourself, "What am I doing? And, why?" There is *nothing* that I *have* to do. Everything is done by choice at some level. I can choose to act for the benefit of God, the benefit of Nature, and the benefit of Mankind just as quickly as for the benefit of my own small self. I can work to ensure that every human being has the same opportunity to grow in love. That will require changes to my American lifestyle, surely, but any other path entails domination, oppression and exploitation. As long as we allow ourselves to remain asleep, reacting out of habit rather than conscious awareness, we give up our power to manifest goodness, truth and beauty in the world. We allow injustice to flourish, money to reign as King, and people to be used up and discarded as if they are trash.

What will it take to move us to change? When will *you* decide that enough species have become extinct, that enough oil has been burned, that enough water has been polluted beyond use, that enough people have starved to death in the midst of a planet that can provide food for all, and take action to put a stop to these injustices? Will you do it for yourself, or can you find it in your heart to do what it takes for others, regardless of

the personal cost? We each have the power to change our life in radical ways if it means enough to us.

We are willing to suffer more for others than for ourselves. If you are caught outside, unprepared, during a blizzard, and the only way a child will survive is for you to continue pressing on towards safety, it is far easier to fight the drifting snow than if you are the only one at risk. Many people: firefighters, police, doctors and nurses, risk death to save another in an emergency. They feel a calling to be of service to a good that lies outside their own ego, their own small self. Will it help to see our sacrifice in this light? Is this what may motivate us to change?

Most people don't understand that the future of their children, of most species, and even of the planet itself, will be determined by how and how much or how little we interfere with the planet's operations. To leave a positive legacy for future generations, and not a disaster, can we open our heart and ask ourselves, "What really matters?" and then act from within that understanding, act according to what truly matters? Too often, our modern mind says, "Tell me what to do, but please don't make me do *that!*" We limit the changes we are willing to make to those that allow our lifestyle to carry on fundamentally unchanged. We refuse to make changes that

radically alter our income or our ability to buy (new/more) stuff. We fail to see the benefits of a sustainable lifestyle, one that supports the Earth and our fellow inhabitants. Any proposed solution must pass the *leaves business unaffected* test. This attitude will not solve today's problems and I, for one, don't want to die knowing the problems went unsolved, and I did nothing to help.

There are untold numbers of possible paths we can take away from today's challenges. Which of these sounds best to you? Which most likely?

- Egotistical separation: people continue to grow and develop, and our great science and technology solve the *problems* for us. Nature collapses, most species are extinct, climate changes but we adapt. We value ego, individualism and our personal freedom more than community, and continue to live our separate lives
- Utter despair: we continue to deny climate change and/or the impending end of cheap petroleum products. We fail to address issues of poverty, food and water quality, the divide between haves and have-nots. War abounds as we fight over dwindling resources. Our global population implodes and/or suffers pandemics

- Carbon Nazis: world government is very strong, and defends Earth first. People are considered to be a plague on the planet. The rich vs. poor divide is still strong, making eco-terror common. Taxes on emitting carbon into the atmosphere and failing to recycle are very steep
- A Great Ecology: trash is seen as another resource, and even old landfills are mined. Products come with labels that identify the resources and energy used during manufacturing, where it was made, who made it and whether or not they received a living wage for their work. We no longer subsidize poor choices made by corporations. We reward zero-waste products, and products made with resilience, utility and adaptability in mind. Manufacturers are mandated to take back their products for reuse or recycling when they fail. Power is generated on-site. The economy centers on local goods and services. Transportation, and therefore trade, is very expensive. Everyone lives *within his or her means*, or on what can be produced from within their local neighborhood.

The encouraging news is that there are grassroots movements pushing our political systems and cultures to catch up to technological change. These actions are decentralized and happening worldwide, literally hundreds of thousands of groups primarily working locally within neighborhoods, provinces or states, and without any cohesive identity or leadership. It is engendering a sense of global community that Man has never seen before. It helps us to see that we can move beyond the limited options that food insecurity and war offer for our future; options that make us susceptible to immoral actions exploiting or oppressing both man and nature. It is oozing out from the cracks of the old paradigm, alive and vibrant and loving, replacing the old ways based in fear, anger and greed. Cities outside the U.S., and indeed, entire countries, are already pledging to work towards an end to using fossil fuels, mandating zero waste programs, and building energy-neutral homes. These movements already show us a way forward<sup>83</sup>, there may not be a need for you to start one, join one instead. Find a group that

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<sup>83</sup> Paul Hawkin, in his book written in 2005 titled "Blessed Unrest" points to his website where more than two million grassroots, local groups are listed from around the globe. One particular movement, Transition Town, is also rapidly growing. It focuses on

lets you be bigger than your ego says is possible! We can't operate from a feeling of isolation and still be okay in a global village. We can only all be okay. Can we identify and include all stakeholders in any solution? If not, the solution will not be one that works for every being.

If you were an observer to life beginning in a womb, you would see a cell divide, and then two cells divide, and so on for months. The life form that starts from this single cell would quickly become recognizable as human, and eventually begin to move, kick, suck its thumb, and do other, human, activities. Then one day, chaos breaks out inside this warm, soft, buoyant environment. The fluid that has absorbed shocks and provided warmth spills out, leaving the baby feeling heavy and wrapped by the surface of the womb. Then those walls begin to crush in on the child, pushing on it and constricting its movement, forcing it downward and into a very tight space. It would seem that this is a catastrophe, the utter destruction of everything this child has come to know as *home* and *normal life*. And yet, we easily recognize that this is but the beginning of a great journey into adulthood. We would tell the child, if we could, not to worry, that this is the next, natural step in its growth, and that it

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bringing individual communities down off their oil addiction as gently as possible.

is for the best... it can't stay inside Mother's womb forever! Just as we cannot predict what changes will arise from today's difficulties, might we also be experiencing birth pangs that signal the next step in our evolutionary journey? Might we find that our troubles spark the creative growth in our culture and our lifestyles that will allow us to evolve into a much more caring, compassionate people? Can we begin to see our part in the miraculous, intricate Web of Life?

We can also take inspiration for this radical, transformative change we want to undergo from a beautiful life form, the butterfly. Beginning life as a caterpillar, stuck in the depths of gravity and feet (many, many feet!), this creature lives its life of growth and development, and then it creates a space where it withdraws from life and dies to its world. Its body literally dissolves, yet within the soup that develops within the cocoon, imaginal cells take charge and rearrange the molecules until a butterfly emerges, no longer bound to the soil as the caterpillar once was. The winged creature defies gravity and lives a life radically changed from that of the original one, a life the caterpillar could neither have dreamed nor imagined. With our great wealth, resources, imagination and talent, we could be so much more!

We can't wait for perfect conditions in order to start. The Universe is fluid and ever changing. We can always listen to our inner guidance and take the next step, even when we don't know quite where we are going. We can overcome greed, anger and ignorance with generosity, compassion and wisdom. Are we ready to change?



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!

## ***Unfuck Our Future: The End of the First Great American Experiment***

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. We discuss the impending extinction of Mankind, but cannot even mention the end of capitalism. What would it look like, to change this state of mind? Please join our examination of these issues, and more.

## **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.

These books and more are available on Derek's website: [www.derekjoetennant.net](http://www.derekjoetennant.net)

Derek welcomes comments, questions, and suggestions. You may email him:  
[derek@derekjoetennant.net](mailto:derek@derekjoetennant.net)

