

Tired of Economic Engine Trouble?

Capitalism runs on a simple 2-stroke debt engine. A faith/fear cycle keeps it going. During an economic expansion faith leads to borrowing which, in turn, increases the money supply. Much paper wealth is created, but debt is the gasoline that really fuels the expansion.

At the top of the cycle, however, the cost of debt servicing becomes onerous and borrowers begin to default on their repayment schedules. Faith turns to fear and fear changes the direction of the thrust. Creditors start calling in their loans and the money supply begins to shrink. As money becomes tight, more and more businesses are squeezed, layoffs occur, sales erode and the hopes and dreams of millions are crushed and spewed out as exhaust.

Eventually, after a great deal of debt and paper wealth is written off the books, the bankruptcies begin to subside. This marks the bottom of the cycle and once again fear gradually turns into faith and a new round of credit expansion begins.

There is no way to fix the engine of debt capitalism. Without the two extremes, no thrust can be generated. The engine simply can't fire. It is a chaotic and inefficient system, an unsophisticated dinosaur from our past. We need a whole new type of economic engine ...a solar-powered one that creates no exhaust. In my book "Take Back Your Life" I suggest one such model. If you haven't read the book yet please find a copy and do so. If you wish to purchase one, you can do so by sending \$9.95 plus \$3.00 for postage to: TBYL c/o HOPE Magazine, 1286 Waverley Crescent, Kingston, ON K7M 6J6.

Freedom Begins Inside You!

What is now, is all that matters. What could be, is merely madness ...unless it is pre-approved by credible, respected sources. Certain beliefs have been embedded so deeply in our subconscious that most of us are totally unaware of how powerfully they influence our behavior and shape our thinking. Often the first questions we ask when presented with a new idea is where did it come from, who thought it up and was the originator of the idea qualified to think independently? It seems as though we are afraid to evaluate the merit of any new ideas for ourselves. We expect and trust the experts to do it for us. Most of us have relinquished the control of our information and analysis almost completely.

As children we are taught to respect authority. We are permitted to ask "reasonable" questions but are scolded when our inquiries become annoying or too difficult to answer. Our learning institutions filter out many of the most controversial or complex aspects of our history and culture and by and large simply reinforce the dominant points of view. Personal success comes mostly to those who don't "rock the boat" and are loyal to the ideologies of those who already hold positions of power. As we grow and mature the unlimited wonder and awe of childhood is replaced by the more narrowly defined "reality" of adulthood. More and more we are conditioned to look to the social world around us for self-fulfillment. The rules of life are simple there ...work like hell and then use the money that you earn to stimulate yourself enough to escape from the monotony of your existence. Those who dwell too much in their own inner world, or who isolate themselves in the natural world, are considered odd and untrustworthy and are often feared and ridiculed.

The inner world, however, holds many clues to the meaning of our existence. The inner world reveals the infinite present ...the point at which the conscious and the unconscious, the material and the electrical, intersect. Although the inner world seems to lie within you, it simultaneously extends beyond you ...it involves you, but somehow it is much greater than you. When you become disconnected from the social world, when it no longer keeps you spellbound and distracted, titillated and amused, you begin to drift towards the inner world. In the social world you are separate, distinct, independent and important. In the inner world, however, everything merges into one interdependent relationship and although you still exist, "you" are no longer important. In the social world, divisions are necessary to ensure our physical survival. In the inner world, however, there is only one force, one energy, one supreme unity of all social world cognitions and perceptions.

We are not meant to live within the inner world continually. Our consciousness has separated us from that most basic plane. Yet neither are we meant to ignore it, for the inner world must guide our development of the social world or else the social world will become trivial and meaningless. Most people today, however, avoid their inner world as much as possible. Some find it scary or disturbing, others feel bored there and fail to make the cognitive effort necessary to map it out. But only by exploring the inner world can we ever fully understand the dynamics of our own perceptions and emotions. Only by investigating our own internal logic boards can we break free from the influence of the "read-only" memory chips that our society has implanted in our identities. Only by critically re-examining our deepest individual values, fears and beliefs will we discover and release the true potential of our species.

HAPPY NEW YEAR TO ALL!

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**Whose Greed
is Directing
Society?**

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Much has already been written on the negative consequences of society's technological advancement. Many have pointed to the disintegration of the traditional family, to the weakening of the authority of the state and the church, and to the psychological, emotional and social problems that the hyperactive pace of modern day commerce creates, and have suggested that they might be viewed as a few of the "costs" of progress. But a far more revealing and even frightening truth becomes evident when one considers the language that is used to frame the assertion itself. That all things must be measured and evaluated in terms of trade and commerce is startling. That society has so deeply internalized the "logic" of commerce, the "common sense" of business, and the superficiality of the marketplace is indeed frightening. That as a species we are now prepared to accept so many tremendously negative outcomes simply because we "must" do so in order to conform to the ludicrous logic and dogma of the science of self-interest, the economy, is in fact tragic.

By nature we are much more complex creatures than that. We have philosophical and spiritual tendencies which defy the simplistic laws of the markets. We have artistic and creative yearnings that rebel against the repetitious efficiency of mass-production. We have a curiosity and a thirst for adventure that the routine of the marketplace can never satisfy. We have a need for love and acceptance that all the money in the world could never buy.

But we have been trained to think about life in terms of what is practical according to the marketplace. The cost of high quality durable goods is too great so we must accept disposable, inferior, mass-produced merchandise. The cost of stimulating, artistic, living workspaces are too great so we must accept mechanized, impersonal working environments. The cost of a clean environment and pure food is much too expensive so we must accept toxic waste and chemically engineered foodstuffs. Is the human race suicidal? How long can we race the engines of our cities in this garage called earth before the exhaust of our insanity destroys us? There is no garage door to open. The hole in our ozone layer is only making things worse!

As a species we are capable of much, much more. In fact, we have hardly even begun to explore what our natural potential might be. We only understand a tiny fraction of how our brains and bodies work. We know even less about the natural world around us. We spend far more to study the way the markets work than we do to explore the way the environment or our solar system works. We spend enormous sums to service and rehabilitate machinery yet we resent and avoid the same investment into people. We don't even know how to measure the value of contentment, honesty or kindness, nor do we have any idea of the true cost of cruelty, greed or despair.

Rather than evolving as a species towards kindness, harmony and knowledge, we seem to be devolving towards fear, chaos and ignorance. The depth of our thinking is being compressed into a single, shallow, materialistic plane. Life has become synonymous with production so that we can "earn" the right to consume. Our lives have become like any empty room that we rent out to our employers because we have no use for it ourselves. We would, of course, like to fill it with interesting things and use it ourselves, but we just can't afford to anymore. Times are tough you know. Maybe later, when we retire, we will finally be able to occupy that room ourselves. What a pitiful waste of a sacred potential!

We must all stop thinking in terms which are confined by the language of economics. The true "price of progress" is that we should even try to evaluate what is happening to our society in terms of prices or costs. What we must surrender to consider our dilemma from such a shallow vantage point is the essence of all that we are losing. What progress is destroying is invaluable and priceless. To try and estimate its cost is to miss the point completely. Once we allow the language of the marketplace into the discussion of our dilemma, the debate becomes useless for that logic itself IS the problem and it precludes any further evolution beyond it. Progress is destroying is our objectivity and our ability to evaluate our situation on a human scale. The ethical and spiritual aspects of our lives must not become irrelevant, for they are the fruits of our evolution, the pearls of our history. They are invaluable and priceless and they alone can lead us to the better world we seek.

The Price of Progress

Goodness is just too big to handle. We don't talk about it. We don't even think about it most of the time. But why? It is probably the most important part of life. Goodness is too formal, too perfect, too frightening. Goodness isn't fallible and fragile like us. So we shorten its name to Good, to familiarize it and contain it. We attach it to something concrete like "good wine" or "good looks" or "mmm...tastes good!" In doing so we change it from something absolute and perfect to something subjective, something personal.

Good becomes more comfortable, more workable, more human. We can argue about whether something is really good or not. We can excuse ourselves from the responsibility of seeking and knowing Goodness. We can abandon Goodness and still point to many things about ourselves that are good. I can be a good golfer or a good businessman without knowing the first thing about Goodness.

When our first child was born we named him Benjamin. It was a powerful, majestic name that conveyed the emotional and spiritual intensity of the act of creation, the gift of life. It expressed our pride and our joy as parents and reflected the hope that our precious son might be strong and wise and noble. Now many parents have chosen grand names for their children, like Benjamin or Joseph or Elizabeth. But as with Goodness, such names are too formal, too intense, too unfamiliar. So most often, we allow others to shorten them, to make them more common for every day use. Our Benjamin became Benji, when he was childish and cute, and later just Ben. Joseph becomes Joe and Elizabeth, Liz or Beth. It seems the shorter that we can make our words, the more personal and comfortable they become. He, she, we

and, or course, the ultimate one letter word I.

Well what if someone, somewhere, sometime long ago applied the same reasoning to the word "good" (the already familiarized diminutive of Goodness) and came up with the name God. Does this not fit the pattern? Does this not sum up the dilemma we now face in our relationship with God. Is not God just a more manageable label for something that is too intense and too complex to understand. A personal name that trivializes something which can only be defined sub-

jectively. God is a very malleable clay. It can be shaped a million different ways by a million different people. Like good it can be adapted to fit the circumstances and incidents which surround it. In other words, it is almost meaningless because it has no widely shared or common meaning at all. Its usage can be twisted, manipulated and adapted to suit almost any purpose. Like so much of our language today, the words God and good can be used

as weapons of deception to lead us away from Goodness.

It is no use arguing about the nature of God or trying to define the attributes of good. What society needs to do instead is to turn back to Goodness...to study it, to meditate on it, to pursue it relentlessly. Even the most hardened cynic can not deny its existence. Goodness is absolute and it can not be adulterated. Goodness is the tendency to move in a direction away from self-interest. Goodness breaks through the cracks in the concrete of good and is the desirable exception to all the rules. Goodness puts the needs of others first. Goodness brings us all closer together and recognizes that we are all part of the same relationship, the same science, the same magnificent chemistry called life!



Who Invented God?

Stop blaming the corporations

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unprepared store staff are to deal with informed or principled customers. We really have allowed ourselves to become retail sheep, accepting whatever products are selected for us by the corporate buyers and offered to us as choices. But these are not the only choices we have. There are probably hundreds of other variations and independent manufacturers for almost every product you can imagine. We must no longer just blindly accept the choices given to us. We must take a leadership role, define our own needs and then direct the merchants to fulfill them. A store owner may not respond to an isolated or occasional request for a certain type of product, but how long would a wise businessman ignore the same request if it were repeated by ten or twenty different customers a week.

Start conditioning your independence slowly and build. Your democratic muscles are probably very weak from disuse. If you over exert yourself you will feel too much discomfort and stop training. Concentrate initially on only one or two of your easiest buying habits to change. For example, if one of your ultimate goals is to stop supporting large, multi-national corporations with your purchases, you could start heading towards it by deciding to use only independent, locally-owned businesses to fulfill your fast-food needs. Then the next time you wanted a coffee and doughnut, or a burger, for instance, you would go out of your way, if necessary, to avoid using a Tim Horton's or a MacDonalds, and would instead make a point of finding an independent, locally-owned business to support. Once your fast food habits were successfully re-programmed, you could then move on to a more difficult category like furniture, clothing or hardware. Set realistic goals and have fun with them. Promise yourself that you will never buy another pair of foreign-made boxer shorts, for example, and then stick to it. If your friends tease you about your determination, tell them you don't want to live in a country that can't even make its own underwear.

Certainly there will be a tradeoff. Your independence will cost you a premium. You may have to buy one less Nintendo game for your children, see one less movie a month, drink one less bottle of wine a week, or buy one less pair of shoes a year to be able to afford your new lifestyle. But good god is it not worth it in the long run?

The same approach will work with the politicians. We must refuse to discuss our country's problems according to the terms and boundaries which they define for us. We must exert the same degree of independent effort to locate alternative sources of information to educate ourselves about the true nature of our problems. We must define the issues for ourselves and then direct the politicians to act on our behalf.

We must all stop blaming other people and acknowledge that each and every one of us is partially responsible for the social and economic problems that the world is facing. No one is going to come along with a magic solution and suddenly save us. Each and every citizen must take immediate, direct, personal action to preserve freedom and democracy and to avert our mindless march into the new world order.

HOPE is published six times a year by Don Findlay, an independent researcher living in Kingston. Recognizing the need to demonstrate new, more cooperative ways of doing things led to the decision not to charge a fixed price for this magazine. HOPE now relies entirely on the wisdom and generosity of its readers for its survival. HOPE trusts you, the reader, to judge the value of this publication for yourself. If you feel that it makes an important contribution to society and you wish to help it to continue and grow, then please send a donation to the address below. If you wish to sponsor the printing of additional copies of HOPE, its current short-run printing costs are about \$30 per 100. If you ask for it, a credit in your name will be printed in the run that you sponsor. All of the time and labor that is expended in producing HOPE is volunteered.

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Discontent with the low rate of return on his capital, Mr. Businessman (Mr. B) decides to re-examine his costs and adjust his prices in order to increase his profits. First he makes a list of all the expenses that he must pay each month, his rent, his electricity, his phone, his payroll, etc. After totalling these expenses he divides that amount by the number of items he produces and sells in an average month. He calls this figure his fixed cost per unit.

Next he calculates the cost of all the raw materials and supplies that he uses during the month to produce and sell his products. He calls this figure his variable cost. Then he adds his fixed and variable costs together (to get his total cost per unit). Finally, he adds another 20% of his total cost to his selling price in order to ensure a "healthy" profit margin for his business.

Now think about that last step for a minute. After calculating the true value of his products, Mr. B increased his selling price by another 20% to secure his desired profits. In other words, Mr. B decided to overcharge each one of his customers by 20%. Or, to put it another way, Mr. B decided to raise his prices by 20% even though all of his business costs, including his own labour, would have been covered at a price that was 20% lower. Is not the notion of profit nearly identical to that of robbery? Is Mr. B not trying to rob his customers of 20% of their money? Is this not the same as if Mr. B's customers only paid him for 80% of the merchandise which they took from his store?

No, that would be different you say because Mr. B's customers can choose freely not to purchase his products, therefore they must be willing to pay his prices, whereas a robber who conceals the merchandise that he is stealing fails to obtain Mr. B's agreement with the transaction. But must Mr. B reveal to his customers that he is overcharging them by 20%? Of course not. And if Mr. B happens to be a landlord, for instance, can his poor tenants freely choose to do without a place to live during the cold winter months because Mr. B's prices seem too high? Not likely. Can Mr. B's customers do without light, water, heating, or decent food and clothing either? What about telephone and transportation? Given their limited income levels, how many "no" decisions can Mr. B's customers really afford to make? How willing and voluntary then are their decisions to pay his prices? What real choice have they got, particularly when there are only a handful of large Mr. Bs offering any choices and all of the options that are available are priced at pretty much the same level? If Mr. B can continue selling you \$8 or \$7 or \$6 worth of merchandise for \$10, how long will it be before you too are unable to afford to buy all that you need?

This is the hidden curse of productivity and profits. They rob dollars from consumers and give them to businesses, and we respect the shrewd businessman for his skill and ability. But when the reverse is practised and a consumer is caught stealing from a businessman he is criminalized and despised. The point here is not to argue about whether or not one instance is more right or wrong than the other. That is surely dependent upon your own social position and personal level of comfort. What is important is to understand the similarities and connections between the two. The issues are clearly not as black and white as we have been led to believe (ie. profits are good and stealing is bad). When the Mr. Bs do extremely well, many more consumers/workers must do relatively poorly. There is ample evidence of this today (witness the connection between corporate downsizing and soaring corporate profits).

The Mr. B story is given here simply to illustrate the kind of moral complexity that lies just beneath the surface of some of even our most basic social assumptions. Each individual citizen must recognize the need to independently re-examine the core attitudes and beliefs that have been imbedded in their thinking since they were children. Much of our behavior is based upon a set of core assumptions that remain largely inaccessible to our conscious minds. These values and beliefs are like the ROM (read only memory) chips of our personalities. They were programmed for us by our parents, our teachers, our employers and many other significant others in our lives as well as, in a large part, by television and the media. As adults we must teach ourselves to think independently and re-evaluate everything that we have been taught to believe about ourselves and the world around us. Only by making the enormous cognitive effort that it takes to reprogram this hidden architecture of our personalities can we ever hope to obtain the intellectual independence and true personal freedom that we all crave.

Is Mr. B a Thief?

Corporations are too greedy, politicians can't be trusted. The two of them are to blame for the mess that the world is in. All that we can do as individuals is work hard, try our best and look out for ourselves and our families. You can't fight the system, so lighten up and enjoy the ride. This pretty well summarizes the attitudes and beliefs of a whole lot of people today. They are sure that they are not personally responsible for causing any of society's problems and they don't want to get depressed thinking about the negative aspects of our culture. Keep your head down; don't rock the boat; the one who dies with the most toys wins! That's the extent of their sense of responsibility.

The truth, however, may be exactly the opposite. After all, the corporations and politicians are simply doing what they were created to do. The primary goal of corporations is to generate profits for their shareholders. The primary goal of politicians is to get re-elected (which means pleasing the people who finance their election campaigns). It's all pretty easy to understand and it's not likely to change much either. Why should we be surprised that these people are doing what they were created to do? And why do we believe that we should be able to make them feel guilty just because they are doing what they were created to do so well? There is no such thing as too much profit to a corporation. And in government, there is no such thing as too much corporate influence when you believe it is business and capital that keep the world operating.

But if this is the case, who then is responsible for the mess that we are in? I'm sorry to say it but it is you and I, Joe and Josephine Public, Mr. and Mrs. Fastasleep Consumer. If only we could discover and use our powers effectively we could change the world completely. You see it is us, as consumers and voters, that give the corporations and the government their powers. We give the corporations power every time we purchase their goods and services and we legitimize the government's power every time we participate in their phony democratic elections. Without our support as taxpayers and consumers, however, their house of power cards would soon come tumbling down around them.

Each and everyone of us has a tremendous potential to influence the system. Not by writing angry letters or by protesting against this or that, or by blaming others, but by proactively changing the way you think and behave and by explaining your actions to your friends and all those around you and by challenging them to do the same. For instance, if you don't approve of the profits that the big banks are making, instead of merely complaining about it withdraw your business from the banks and use a credit union. If you don't approve of the takeover of our cities and malls, and our whole culture, by the global corporations, and you resent the small, independently-owned, family business sector's extinction, then don't shop at the malls, boycott the corporations, *stop giving them your money*.

If you are worried that pollution is destroying our planet then sell your car, buy a scooter or take the bus, ride a bicycle, walk and only rent a car when you absolutely need to use one (like to go camping with your kids once in a while). Begin buying as many locally-produced products and services as you can find. Fewer fossil fuels are wasted on transportation when you buy local goods and your support helps local entrepreneurs prosper too. If you are appalled at the corporate concentration in the ownership of the media or you are worried about the effects that the ideological bias of commercial tv is having on your kids (or yourself), don't complain to the CRTC, *just unplug your television set*. You'll be amazed at how much more time your family members will have to spend talking to each other, reading and doing things together.

These are healthy things that you can do right now to make an impact on the world. You don't need anyone's permission or approval to go ahead with them and they can have a dramatic influence on the quality of your life, even if no one else joins

Stop blaming
the corporations
& the government
for all our problems
...and accept some
of the responsibility
yourself!

in and supports your ideas. But that is unlikely, for once you begin you will influence all those around you. Others will see and admire your confidence and conviction and your explanations, when repeated often enough, will begin to make sense to them. They will notice the positive difference that these changes have made in your life, in your attitudes, in your level of happiness. Eventually they too may dare to try your experiment. Imagine the impact of tens of thousands of Canadians turning off their television sets, or withdrawing their money from the banks. Do you think the corporations and politicians would notice? You better believe they would.

Canada is the way that it is today because of the cumulative effect of 30 million individuals each making hundreds of personal decisions each day. *How do you sell a billion burgers? ...one burger at a time*. The corporations and the government act primarily in response to our collective wishes and desires as we express them through our purchases and suggestions. While it may be true that corporations and politicians try to influence our preferences through their advertising messages, it is our basic desires and needs that drive the system. It is the consumer that ultimately determines what will be successful and what will fail in the marketplace. Therefore the responsibility for the nature of the marketplace must also fall largely on the consumer. If to the consumer a lower priced product is preferable to a higher priced one of similar quality then it should be no surprise that corporations will flee to low-wage, third-world countries in order to lower their production costs and gain a price advantage. That's what they were programmed to do.

Likewise to gain office, politicians simply try to correctly interpret the will of the electorate and to convey the appropriate messages to attract votes. The nature of the issues themselves however is determined primarily by the concerns of the voting public. If the public is not aware, for instance, that high interest payments to private capital sources are the major cause of our national deficit and that all such borrowing costs are totally unnecessary (if only the government would borrow from its own bank, the Bank of Canada), then that fact will never become an important election issue. The ultimate responsibility for the exclusion of the issue from the election campaign, however, lies with the individual citizens for not caring enough to educate themselves independently about the true nature of our country's problems.

Most of the responsibility for our country's problems lies with you and I, the average citizen. Of course corporations are greedy, they were designed to be that way. Of course politicians serve the interests of big business, corporations contribute an enormous amount of money to political parties. But what excuse do you and I have? We are supposed to be altruistic, moral and just. We claim that we are not greedy, that we care about those less fortunate than us and that we are deeply concerned about the health of our environment. Yet still we purchase goods and services from corporations who exploit child

labour in sweatshop republics and who rape and pollute the earth unmercifully. We continue to drive our cars furiously and gorge ourselves with all the latest trends and fashions. We continue to put our own immediate need for jobs ahead of the long-term needs of our planet's ecosystem. We complain about the greed of the corporations and the banks, yet we demand high rates of return on our own savings and investment funds. We demand the good life for ourselves and for our children even though in doing so we must deprive millions of the opportunity to enjoy even the basic necessities of life. We pledge our allegiance to Christ but we continue to ignore the plight of the poor, the unemployed and the disadvantaged citizens amongst us.

You and I must accept our share of the total responsibility. We cannot eat the fruit and then criticize the fruit keeper for his barren trees. We cannot drink from the cup and then criticize our hosts because others have gone thirsty. We must learn to live by our principles and beliefs. We must change our own actions and expectations and educate ourselves about the world around us. Then, as we share who we are with our friends and neighbors, they too will be influenced and our example will spread throughout and beyond our communities.

Certainly some sacrifice and personal inconvenience is involved, but making do with less is the key to freedom. Each time that you are prepared to forgo a few extra luxuries or conveniences, your freedom of choice increases and you can exercise more power as a consumer. If, for instance, you only care about buying the cheapest products that you can find, you will probably end up purchasing mostly imported third-world items from one of the huge discount chains like Walmart or Canadian Tire. If you decide, however, that price is not as important as, say, supporting Canadian manufacturers and stimulating employment nationally (or provincially or locally) then your shopping habits may have to change. You may have to find other smaller suppliers who carry less-popular, less-well-known brands. You may have to order an item and wait for it to be delivered. You may pursue many dead ends until you find what you want. But as you move along remind yourself that you are *living democracy*, accepting responsibility, practising restraint, developing independence and self-control, building new bridges, discovering new neighbors, living with pride and dignity and purpose. Enjoy your explorations, talk about them, share them with others. They will make you an interesting person. Be proud of your independence and initiative and invite others to join you on your expeditions. Everywhere you go, ask store clerks, owners and managers if they carry a Canadian (or provincial or local) manufacturers product line. If they say no, find out why not and ask them to look into it for you. Leave your phone number and follow-up with them in a few days. At first, you probably won't believe some of the puzzled looks or cranky remarks that you will encounter. It is a testimony to how much we have already lost, how surprised and