

## **Grant Beaven, age 46**

*Playwright. Formally in the adventure industry, the ski industry, and the hospitality sector, mostly. River-guide, trekking-guide, adventure therapist, ski technician, retail assistant, outdoor instructor, adventure centre program coordinator, caretaker, substitute teacher, tutor, nanny, painter, labourer, driver, kitchenhand, cook, personal chef, barista, et cetera, et cetera. 103 separate periods of employment for almost 80 separate employers. Homeless.*

### **-Introduction:**

*--During my studies—certificate of outdoor recreation and leadership--my class was directed to play a game. It was a variation of 'Rob the Nest'. We arranged ourselves in a big circle, each player standing within a personal hoop. In our hoops with us—provided for us--was a pile of wooden bricks; these were currency, a measure of our net worth as players - we each would start with the same number of bricks. Here was **'equality'**—not to be confused as **equity**--Once the game began, we could raid the hoops of the other players. We could take only one brick at a time from the 'nests' of our fellows and had to deposit our ill-gotten gain in our own nest before raiding another. We could raid randomly, or strategically - it was up to us. Of-course, my classmates varied in levels of nippiness. Here was **'advantage'**. Our game was an economy, of sorts... because there was another way to gain in wealth - rather than raiding, we could earn through work. Performing star-jumps could also earn 'theoretical' wood bricks - wood bricks on paper, but with the same value as the real thing.*

*'Go!' Said our facilitator.*

*Immediately, the space erupted into joyful mayhem. Running! Thievery! Accumulation! Laughing! Dodging! Snatching! Banking! Nest-eggs grew, nest-eggs dwindled. The pile of wood bricks in some hoops increased quickly, even while others were raided to zilch. My hoop emptied in no time at all. But I knew that my classmates were raiding, **mining, extracting** from a finite resource - I was adding to our economy, **creating, providing**; I was doing star-jumps. I looked at my empty nest, but I didn't despair - I knew my wealth was growing with every star-jump I jumped. Soon, a sort-of rhythm to the game took hold. The rest of the players were becoming sorted within the economy - the nimble and rich, the slower and poor. At first, I felt slightly apart from the fun. Then, I felt glad to be separate of the ruthless, frustrating, unequal mayhem. Next, I realized, my earnings had surpassed the total finite resource of physical wood bricks!*

*The other players were having some epiphanies, too. Some felt they laboured only for the benefit of their more advantaged peers, and their more advantaged peers viewed the bricks of others as their own eventual property. Our little economy was stratifying. Though my star-jumping antics had at first seemed odd, now it made sense... soon, there were many star-jumpers. When the game came to its end, I'd won by a country mile and the nippy elite in our group were a little shell-shocked at having not come first.*

**- equality - equity - advantage - mining, extracting - creating, providing**

*Please hold these words in your mind as we go--*

### **-Comment:**

*--I have Asperger's Syndrome. There are many features of my difference—as compared to neurotypicals—which impact my life and are disabling, but the most consequential aspect is a fatal*

*lack of credibility – moral, social credibility; credibility of always seeking my employer’s aims; credibility of accumulated knowledge and skills. No matter my days efforts or the usefulness of my output, somehow the nightly cycle has a way of wiping my credibility away; I must rebuild it from scratch tomorrow. This is true of colleagues, employers, even of family. It means that I’m less a person – more a chattel - like the work van or the canoes; these things are used, abused, shelved, replaced, discarded. The work van can’t have human rights. I’m no different. So, I’ve tried to learn how to be human – maybe then I can fix myself or integrate safely, somehow. I’ve found humans’ function along the rails of six system parameters and because they do, then I do, too. 1. Integrity. 2. Discomfort/pain. 3. Grace/graciousness. 4. Duty. 5. Anxiety/shame. 6. Hedonism. I’m tethered to these, but I’ve discovered neurotypical people are tethered far more loosely to them than I am; they can apply nuance, or they can completely step away from their system parameters – some of their **advantage** is that they can do this while still believing in their own ‘goodness.’ Added to this ‘disability’ is that I can fall into gaps of ordinary knowledge, and I can assume that people around me are as motivated as I am by our stated aims, that they’re team-mates... only to find they are competitors, not allies--*

### **-Submission:**

Economists believe our economic system functions like a machine built for humans. Here is the first misleading assumption. They say sometimes it functions well, other times badly. But they claim to understand its machinery and make observations, provide predictions, and educate and advise policymakers based on the operational history of their glorious, mysterious god-machine. Before the 1970’s and 1980’s, perhaps it was like a machine. But in the 1970’s and 1980’s, a revolution of economic thought swept the planet: Nixon deregulated banks in 1971, untethering money from gold forever - the Free Market philosophy from Milton Freedman and his ‘Detroit Boy’s’ – then globalization came – and the ‘Small Government’ reforms of Ronald Reagan in Washington, leading to the dismantling of worker unions, the demolition of anti-trust—*anti monopoly*--laws, ‘tough on crime’ policies, and along with ‘Thatcherism’ in the UK and ‘Roger-nomics’ here in NZ, the privatization of public assets, and the further deregulation of banks and the international financial marketplace. Our race towards **inequality** began here. If the economy was ever a machine before the 1970’s and 1980’s, it isn’t one, now. Now, the economy is a **mine** – and humans are the resource which is exploited. While Wall Street enthusiastically turned itself into the largest and most consequential casino in the world, the rest of the economy became about ownership. Technically speaking, we’re still partway civilized... but now we live by the law of the jungle. But ask any economist how the economy works, and they’ll still say: ‘*Supply and demand, my friend! You want what they have, and they’ll sell it to ya.*’ Ask how banking works, and they’ll still say: ‘*People deposit their money in the bank, then someone else comes along wanting to borrow it – the bank lends ‘em what they want.*’ Economists still think it’s the 1960’s. And thanks to them, so do most of the rest of us, because if we can’t trust the high priests of our economy to know how the economy works, where are we? In a globally connected economy, the concept of supply and demand now is merely a molecule in a great torrent of machinations, quantum equations, and infinite influences. Worst of all is saying banks lend already earned, previously deposited money. Before the Second World War money was literally made of gold. For convenience-sake, the ownership of the gold could change hands without needing to physically move it using bank notes - the bank notes were a deed of ownership. But then banks made too many bank notes for the actual gold they held. The system crashed. Governments forced banks to issue bank notes only for the amounts they had locked in their vaults. When the Second World War ended, the allies—*their governments*--decided to send all their gold to America where it could be best protected and made an agreement of what the value of gold was, then pegged that value to the American Dollar.

International currency was born and was backed by gold. This worked fine until 1971 when Nixon began spending more Dollars than his government owned in gold. The other countries whose gold was held there became nervous. They wanted their gold back. This was the end of that system. A new system took its place: the Fiat System. This is what we have now. The Fiat System is *not* backed by gold. The truth is that the world's cash now is created in two ways: by governments minting it, and by newly deregulated banks lending it. But the term 'lending' is misleading; this makes it sound as if money already existed to be lent – it *didn't* and *doesn't*. Instead, think of bank lending as loans. Ninety-seven percent of all the world's money is created into existence out of thin air! Only three percent of all the money in the world is created by governments – though governments go to banks for their money, too – they take out loans for the money they mint. *Poof!* Money comes out of nowhere thanks to banks magically willing it into existence in the form of loans. But it can be spent like real money because once it appears in the borrower's bank account, it *is* real money. Defying natural law doesn't affect its legitimacy. And it's certainly paid back with real money. Why isn't this general knowledge? If you were a bank, would you want everyone knowing how easily the money came to the bank before it came to the borrower? People are happy to believe in the value of money because of how hard *they* have to work for it. People relate to money based on their own experience of it. Money from a bank is money because the bank says it is. It's been like this ever since people began accepting *representations* of real, actual amounts of gold in paper form, instead of dealing with the inconvenience of real, actual gold for every transaction. We were already primed to accept this further conceit of money-out-of-thin-air, too. And now digitized money – merely numbers on a computer screen. This is frightening because no Fiat systems around the world have ever survived their inherent tendency for inflation leading to a crash. This is because they are backed by nothing, and because their design is the same as a Ponzi scheme, each new loan paying off the loan above. The governments operating within the one we make use of have had to periodically bail the system out. There will come a time when this won't work, anymore.

Fine.

We have magic money now, but why is understanding this important? Because if our money isn't backed-up by anything, anymore, thanks to our commitment to the Fiat currency, then it's only of value because they *say* it is. It's important to understand this because our productivity is tethered to the actual physical world while our financial system most certainly isn't. They've superimposed an unreality atop reality. When we understand that our money is magic, we can see that the economy, micro and macro, is no longer a machine, with cogs called 'supply' and cogs called 'demand', we can begin to accept that as long as everyone keeps believing in it—*Ponzi scheme*—then it's like a *mine*; a bottomless one which is *mined* for debt, wages, and time, and as I already said: *we* are the resource which is exploited. Before the deregulation of the banks, they could only lend what they physically had locked in their vaults – now, they're unfettered to loan to every one of us huge amounts, and then they're first in line for some of our earnings for the next thirty-five years; they *mine* us. But these borrowers are the lucky ones; not everyone will meet lending criteria, many are locked out, unworthy of this magic money; it's banks who choose where this money goes – what does this mean for democracy? But they're right to lock some out; we, the bugs, the 'disadvantaged', could never pay it back... because we're *mined* to nothingness by the banks' more meritorious customers, who are themselves *mined* in turn. These other *miners* who want their share of us now wield the law of the land so roughly it *feels* like the law of the jungle. 'Service Providers' we called them before the eighties, and for glamour and propaganda purposes, they encourage us to call them this, still. Consider: you aren't allowed to not live in a dwelling – I know this because I've lived without. We're socially conditioned to want to live in a house; if we can't be convinced, we're coerced. So, we can't dodge the landlords – and they must have their God-given piece of us. If we can't afford market rates of rent, our landlords know the government

will come to the party – so they **mine** us *and* the government, too. Same thing for electricity; you can't dodge this either. Can't afford your power bill? The government will top that up. Fuel, too? Of-course - government subsidies for everyone of means! The important thing is that these essential service **providers**—*ahem*--these people **miners** are paid what they ask. But maybe the most blatant **miners** of people are our employers because these guy's **mine** our physical, mental and imaginative output and energy, *and* our time. Our employers **mine** the lion's share of us in true jungle law fashion. And if they deign to pay us—*and you might be surprised at how many won't*--they'll figure out a semi-legitimate scam, so the government covers *them* here, too. The lions roam the jungle, feeding at will, and we are their food. But for the disadvantaged, not only do we have to take their eating of us, we have to take their insults, as well. We're disgusting to them. We wouldn't deserve their ill treatment if we weren't. The disadvantaged are where ill fortune has come and lingers, yet... infectious, diseased, unclean, unfavoured; obviously unvirtuous, bad. They hate us because we're like bugs to them and they say—*maybe even believe*--the government favours us, molly-coddles us, mothers us, pays us. But don't let them fool you! The money from the government might be in my name, but it isn't mine, it never was – money which touches *my* fingers is only passing through; it molly-coddles my tormentors, it mothers and pays my abusers. They **mine** us even while they hate and defame us. 'Parasites' they call us, even as they feast on us. Everything is for *them*; everything *must* be for *them*! All **miners**, all of our economy's **extractors** think this way. And once they have their accumulations, they protect their hoards; they use their considerable power to ensure relentless accumulation. They must have it all. This is the process of disguising income, changing its character so it can't be taxed, burying into non-productive assets. They absorb public funds, enjoy **advantages** of belonging to the community, yet never contribute to it, only **extract** from it. So, with personal income gradually becoming the only wealth a government can get its hands on, public services are strangled, run down; there's only private services available who contract now to the government, instead of competing with it. Those services which used to nurture us now can't – alternative, private services **mine** us in their place, instead. There's nothing which is free in this economy, nothing as of right, except increasingly, the labour of the disadvantaged. And the government positions itself as our ally, but in effect, is just as antagonistic as our tormentors having become the instrument of those **extractors** – the lions - through their complaining and their defaming and their campaigning and their lobbying and their donating and their resultant channelling, changing, restructuring of the economy. If 'citizenship' is defined by obligation, protection, and opportunity, then mine is damaged because I feel only obligation. The lions take all the protection and opportunity and thrust all the obligation on me.

What have they done? What were the results of the economic revolution? They've made of our economy a game of Rob the Nest. Some create their wealth with magic, the rest compete for wealth from within the finite pool of other wage earners' earnings. They've made what was civilization into jungle. They've reversed many of the societal advances of last century. Once set in motion, gentrification was almost an inevitability. They've returned us to a version of the class system of Victorian England when property owners were people owners, as were the new industrial class, then. We have Lords, Misters and Masters, again. They've made it so that being disadvantaged is a death sentence, again.

There are other animals in the jungle economy. Having set lions loose, the government sees the plight of the economy's victims—*it isn't a monster*--and seeks to recruit help. Public money flows like a river to these ones, too. So, we've catfish here; bottom-feeders subsisting off the economy's most vulnerable. Society wouldn't accept direct assistance to the disadvantaged, charity is supposed to be cold, and there needs to be a respectable middleman to keep good, clean hands free of filth. These folk are heroes, nearly as meritorious as landlords and employers to go so close to where misfortune lives. But the bright glare of goodness can be blinding; blinding enough to

hide anything. In my experience of not-for-profits, they are miniature examples of the worst elements of the economy they work within - just as opaquely operated; just as inconstant, just as prone—if *not even more prone*--to illegality, mischief, and dips below industry standards; just as exploitative of personnel and of clients; just as thick, tangled and dangerous as the jungle of the wider economy. Unlike an ordinary business, a not-for-profit isn't paid by the folk it 'serves'; income comes from community grants and public donations. What becomes more important to them? Maintenance of service quality - or the perpetuation of the enterprise? An ordinary business must excel in both areas, but a not-for-profit doesn't, and usually won't. Unassailable social credibility means these organizations can become safe havens for imposters, amateurs and bullies who wouldn't cut it in the professional environment - because who will notice? Who will bother to look beyond the bright glare of perceived credibility and goodness? When society believes, even mistakenly, that it's cleaning up the shattered debris its economy creates in its work, the less likely society will be to ensure the economy functions less destructively. And the ones who need help in the first instance won't get it, 'cos it's all been eaten up by the catfishes. Someone like me presents a never-ending meal for the catfishes, and all I get is eternally consumed.

I suppose you might feel I resent success. No. How could I? I live here, too, I grew up here, too. I know our successful folk are meritorious and that they've 'won'. But to have winners, we must have those who lose. I can't be meritorious, I can't be good, I'm disadvantaged. I believe in merit... but I think we take this too far. A country of hard workers like ours will always believe it has a 'meritocracy'; that citizens earn merit through hard work and resultant societal goodness. Illusion. It's an illusion. The truth is that we earn merit through 'ownership', because in ownership is credible proof of hard work and societal goodness. Those who 'have', have earned. Those who 'have-not' can't have worked hard enough, nor can they be good enough. Right? There's illusion here, too. Not all ownership comes from work, or from goodness. And there is competition, and wherever there's competition, there are those who'll gain unfair advantage; playing fields are rarely equal. Some players find societal structure is built specifically to assist them—*therefore are unlikely to notice it's in place*--others find societal structure is in place to thwart them. The laurels of victory in this competition, the prize for success—*besides credibility, wealth, and merit*--is the right to make and remake the competition's rules. If success is wealth and wealth is power, and wealth begets more wealth, then power begets more power. The game can only ever be won by those who've won, already. This way unfair advantage can happen *within* the rules - there are no baddies, only the good and good-er. Looking through their meritocratic lens individuals will believe that they're good, of-course they are, and even that they're entirely self-made, as if they're a community of one, succeeding alone without structural societal advantage. Because the key to merit is ownership. They must have ownership of things: commodities; toys; possessions; property; land; time. Some have ownership of people: land-lording; employing; indoctrinating; incarcerating; indebting. The ownership of power, the ownership of credibility - here is the ownership of one's own destiny. The worst thing is to be the property of another - this I know from bitter, first-hand experience - besides having been a tenant and having been employed and having had debt—*I'm debt-free, now*--I've also met the definition of modern slavery many times.

But how to avoid becoming someone else's property? Ruthlessness. **Advantage**. Cheating. Don't be disabled. Don't belong to a marginalized minority. Don't be single. Don't be female. Remember your training. You don't remember your training? Sure, you do. You went to high school, didn't you? The purpose of high school is to train you for the economy you'll enter as an adult. As young-uns - toddlers and primary school pupils, we're all taught to share, be considerate, show empathy. Crowd control, stress management, perhaps. Or maybe our parents really do want us to be empathetic. But the minute we enter high school, this training is undone, and new training begins. Hazing. Bullying. Ruthlessness in competition. If our suffering becomes obvious or if we complain,

we're informed--*with a straight face; they mean it*--to look forward to growing older, moving up a step on the ladder; here a metamorphose will happen – like pupa to winged wasp we'll change from victim to perpetrator. This is the accepted reality for everyone. Those most successful in this will be the ones most successful in our economy, because success in our economy doesn't come only of personal achievement, it comes from trouncing and torturing all those with less power than you. You can't move above your permitted station, but you can hold your place; to do so, you must torment those beneath you. This is where merit becomes important. The meritorious, even as they torture and disadvantage those beneath them, can continue to believe in their personal goodness.

Don't like this? Want to find a different way? Then lower the voting age. At sixteen, there may be enough people not yet fully indoctrinated into the economy and its culture. With their votes, we might begin to alter the culture of the economy. Make it work for people, rather than the other way around. I think this might be the only way. Why haven't we, already? Because the status-quo never leaves without a fight.

What kinds of enterprise do we value most? Those who add, those who make, those who **provide** are instinctively of great value to most of us. We can say to **create** is feminine. But it's those who **mine** who are the ones who own everything; these are the ones with power. We can say to **mine** is masculine. How can we switch this around, or at least even it up? Do we want to? Do we want progress, or do we want stasis? Do we want **equity**? We say we do, but we don't switch it around or even it up, do we. What's stopping us? Who's stopping us? 'Power' never leaves without a fight, either. Maybe we're picturing shadowy figures in our minds - sure, there are shadowy figures, but how much responsibility should *we* take, as individuals? Hedonism is the unwritten rule which prevents us from potentially harming another's happiness; this can include holding someone to account – holding them to their stated values. Hedonism of the public is perhaps the most potent tool of the status-quo which **mines** us. Hedonism ensures societal and economic **equality** of opportunity is an impossible dream. Hedonism at its worst is knowing without knowing - when we know a thing but don't *accept* it, we recuse ourselves from the necessity to act.

Let's also follow the rules we've made. We have a system of laws which seems at times removed from the way many go about their business. Are there ways we can make it more reconciled to reality? We've all tacitly agreed on the rules by dint of the fact that they remain in place in their current forms, so can we find a way for improved collective commitment to them? Laws are supposed to be a bargain of commitment; an agreed base-level of behaviour we'll not dip below. Following the law doesn't necessarily make us good, but it *can* help prevent us from becoming bad. Except, many people feel the line between legality and illegality is defined by punishment. Here's the rub: which law-breaking is punished? If a law is a barrier defined by punishment - yet goes unpunished when it's broken - we can see that this barrier is *no* barrier; it's permeable, indeed, and may as well not be there, at all. So, admit we have no tenancy law, admit we have no tax law, admit we have no employment law – or start enforcing it.

The seventies and eighties were a huge shift in economic mindset—*yet somehow had no effect on our relationship with merit*--and in a world in which coming to terms with errors and reversing them is impossible, then we can only take mitigating action. Wait... why can't we reverse the errors? Because now debt powers our economy—*not productivity*—debt powers everything. Without debt, everything stops. Individuals; families; community groups; businesses; city councils; even governments of nations. Nothing and no-one is free of debt, or free of its influence. Our entire system is beholden to banks; not a very democratic system, but there it is. We are apparently oblivious to this. As I write this, I'm listening to people – including economists and politicians - on the radio asking why banks are making obscene profits. It's impossible for banks

*not* to make obscene profits when they create money out of thin air in the form of loans. The loans they create out of nothing are paid back to them with money which is *earned*. Unfortunately for society, this is a Ponzi scheme that everyone is now trapped in, because every cent of money in the world now was a loan first – even the money from governments. When Ponzi schemes are exposed, victims stop buying in and the Ponzi scheme collapses. Here is why we are so committed to it. If you find this hard to believe, ask yourself: in a world powered by loans, where did the first loan come from? Who earned the first deposit which could then be loaned? No-one did. It wasn't required. *Poof*. So, we're stuck with a globally sanctioned Ponzi scheme and with lions and catfish - but we might mitigate the harm they perpetrate on us; we might reduce their power over us. The lions have ownership of the things we need to live. We're forced to sell our futures to employers to pay for our lives today. We're reduced to commodities in someone else's account book. We're poorly housed and poorly employed. And we fall into the mouths of catfishes if we're unsuccessful in either or in both - or increasingly, even if we are both housed and employed. So... I have six questions:

- 1. How large a slice of the housing market would social housing need to be to reduce the shame of applying for it, where anyone at any stage of life can make use of it, and where being socially housed is a norm rather than a despised exception, so we could reduce the power our landlords have over us?*
- 2. How large would a universal basic income need to be to loosen the chains of employment, make employment less **exploitative**, and somewhere employees want to be?*
- 3. How different would the tax system and our efforts towards enforcement of it need to be to make 'universal'—in terms of who could choose to make use of it—basic social housing and a universal basic income reality?*
- 4. What effects would adding negative consequences for ignoring or breaking employment law, tenancy law, and tax law achieve for **equity** within our society?*
- 5. What would our social and economic landscape look like in a generation—time--if we lower the voting age, now?*
- 6. What would our economy feel like to be a part of if we abandoned the idea of magic money, the planet-wide Ponzi scheme, the totality of debt, and once more tether our currency to a tangible thing of value, reconciling the physical world with the financial world, again?*

Maybe I can be helped to discover my inner lion with personal, individual input and training... maybe the lions we have can be helped to view the public as valued customers at worst and fellow community members at best, again - instead of a resource for exploitation. Should the goal of this inquiry be to empower people like me, the disadvantaged, with the strength and skills to try to fight the entire economy off our backs? Or should the goal be to lessen the economy's beastliness? I don't want to become a beast, nor do I want to continue to be a victim of the lions. If you empower those favoured entities which say they exist to empower me, then you give me to catfish, and I say: you give the world to the lions.

### **-Conclusion:**

I'm not playing the way the economy wants me to play, anymore. I'm doing my own version of star-jumps, but no one will be harmed with these ones. I couldn't survive in your economy with the values and the neurodiversity I have; I can't ignore my system parameters. So, I'll be just over here. I try not to let you see me, and I miss all my old activities and all my old communities. I miss

owning an identity – ‘river-guide’, ski-tech’, et cetera. But all that was illusory. I was just a slave, so now I’ve escaped. But I’m creating some things out here, at least, that you might choose to make use of. I’m trying to add to your economy, I want to **provide**, not **mine**, not be **mined**, not slave. One fine day, I’ll earn my credibility, and with it: value.

Thank you.