

Dear Dr Ganesh Nana,

Hello. I'm Grant Beaven, 44. Thank you for requesting submissions for your inquiry: 'A Fair Chance for All'. I suppose you'll be surprised to hear from a worm, from a worm like me. And I *am* scared. But when I heard you on RNZ (*Morning Report, Opinions Sought on a Fair Chance for Life, 19/7/21*), your voice sounded so kind, your request seemed so sincere - as if you truly *do* have gaps in understanding in this field. Well, sadly, I can say I'm an expert. I've come to understand a great deal. And I'm here to help. But there are two problems we run into right-away:

*Problem 1: We must learn to understand our economy. That we stoke the economy's furnace with debt (not productivity). It's debt which powers us. Its debt which guides us, rules us, owns us. We are its property. And debt is slavery, its cruel, its toxic, it's a cancer and it's doing what cancer does. If we listen to bankers (and we do - economists, politicians, we all do) the monetary system is a mystery, sacrosanct, holy, it's an unalterable function of the universe. But the truth of our economy/society is that we have a Ponzi scheme, a pyramid scheme, it's pyramidal, it's a pyramid. Each new layer of the pyramid arrives at the bottom, each new individual arrives in their layer. One can't raise themselves from one layer to the next because of the weight of the layers above bearing down. But you *can* slip. To prevent your slide, you must torture those in the layers beneath, stamp on them, keep them in place. Is this evil? No. As long as the torture is only ever directed downwards, by the standards of our respective layers, we will be 'good'. If this is hard to understand, consider your experience of your first year at high school. Hazing is a rite of passage, accepted by everyone - our peers, prefects, even by our parents and the school's faculty. We are all hazed, then next year we should metamorphose from victim to perpetrator, like pupa to winged wasp - a natural progression of aging. This is training for the economy we'll enter as adults. Another way to view this is reflecting on Victorian society; rigidly, ruthlessly stratified along layers both actively enforced and actively accepted - each layer must know it's place and torture the layers beneath them. But today not everyone is hazed. Ah-ha, no, some are safe, protected - perhaps they're 'cool', perhaps they're wealthy. In either case, they're safe from harm, immune, as they will be in the economy. They arrive in the pyramid at an exalted layer from their start. Not for *them* the struggle of worms.*

*Problem 2: To whom do we listen? In a society defined by competition, competition, destructive competition, to whom do we listen - the losers or the winners? In this life's perpetual fight, it's winners who take the day, and the next, and the winners who get to write and rewrite our rules, rules which ensure their immortal triumphs; these are the laurels of victory. It's the winners who have their say, who have credibility because they have status. They're good, they're obviously of value. I'm obviously not. I live in a layer far beneath those of value. They can destroy my credibility by designating me 'worm', by making me 'disgusting'. They can swot my words away like flies buzzing in their faces.*

My work will show you, Dr Ganesh, that looking for 'Productivity', is a wild goose chase. We are fooled to believe that its productivity which structures our economy/society, propels it, powers it. And we're *easily* fooled because of how we apply merit and value. Especially here in New Zealand, where the worst thing one can be is lazy. To be accepted as a member of this economy/community, of any economy/community, one must produce. One must be of use either by making product or providing services. The value ascribed to our individual efforts, our production depends on how much our individual efforts are wanted or needed, 'the market' (*though we must consider the effects of personal/community views like misogyny, et cetera; the way we value feminine output is different to the way we value masculine output, for example*). This meritocratic societal view might, if allowed, become a stable platform for an equitable community. But we'd need to be aware of and carefully manage two things: 1. The power balance between male and female. 2. The risk that the society would evolve too far along a meritocracy's natural path: to have winners, we must have those who lose. In a meritocracy we can begin to believe we are 'self-made' women and men. As if we get where we are without the advantage of

belonging to a community. As if the infrastructure of our community wasn't a factor in our success, that we could have succeeded as a community of one. But it's not an individual's fault that they'll think this way, we can't blame them. How do we award merit and value? With status and wealth. Fine. We can view this as due reward. But what can we buy with status and wealth? *More* status, *more* wealth. So, our meritocratic society has an inbuilt hazard. This is bad news, but hang on to your hat, Dr Ganesh, because it's not the worst news: Along with our meritocracy now we are ensnared by the dangerous spiked tentacles of the secretive, tricky, hungry monster which is unregulated banks. What can the banks do? They can create money from thin air with a few keystrokes on a computer. Loans. *No* money - tapitty-tap-tap - *some* money. How much money do you want? How much money do you need? Tapitty-tap-tap - status. Tapitty-tap-tap - wealth. Into what is this wealth poured? Productivity? No, too risky. Assets. Because with assets can come more wealth and more status simply in the owning of them. Thanks to unregulated banks, it's in 'owning' rather than 'producing' that money is created. But we're fooled. We view all this filtered through the meritocratic lens of our meritocratic philosophy. The sad truth is that the most exalted among us are the least productive.

Okay. Let's put this into a real-world context. Let's put this into the context of 'me', and others who are like me. As I've said, I am a worm. I have no value. In our meritocracy I'm valueless, but not because I don't work, I work very hard - I'm a worm because I don't 'own', and because I can't 'spend'. The proof of this is in how hard I've been made to work. The proof is in how productive I've been even while never allowed to attain merit. When you say: 'We need to figure out why we aren't productive', I'm cut to the bone because I couldn't work any harder than I do. I give you everything. I'm committed, imaginative, thoughtful, earnest, empathetic, efficient, effective, safe, honest, dutiful, eternal. When I worked for a hotel, I was dish-hand for both the busy restaurant upstairs and the busy restaurant downstairs on the same night. When I left, I was replaced with 2 dish-hands. In me, they'd had the work of two for the price of one. When I finished at a café, I was replaced by 4. When I guided groups in the mountains, I guided up to 80 guests alone. Written mountain-guiding ratios are up to 10 guests for 1 mountain-guide. When I guided on the rivers, I guided up to 75 guests for multi-day canoe river tours. Written canoe ratios are 9 guests to 1 river-guide. When I worked in ski and snowboard rental-shops, my employers would roster on a bigger team without me than with me. When I finished at my last job - program coordinator at an adventure education centre - my *final* period of employment, employment period number 103, I was replaced by 2 managers/instructors, 1 senior manager, 4 instructors, and one chef. How hard do I need to work to attain value? I will tell you it's impossible for me. It takes seven people to equal my productivity, but one banker can magic up millions in a few keystrokes. Tapitty-tap-tap. How can my work, my efforts compete with someone who makes money from nothing? And I have to hear 'We need to figure out why we aren't productive'. Well, I'm not done, there's more because slavery isn't complete unless it involves theft. Theft of income, theft of taxes, theft of possessions, theft of opportunities, theft of work shifts, theft of student loan repayments and Kiwisaver contributions, theft of customer gratuities, theft of ACC contributions and holiday pay, theft of dignity, theft of liberty, theft of Rights, theft of confidence, theft of somewhere to live, theft of food to eat, theft of community, theft of my time, theft of output, theft of the protection of the law, theft of citizenship, theft of credit, theft of credibility, theft of spend-ability, theft of value! How can my contributions to society have any value if they're stolen from me? If they are channelled towards individuals rather than to the whole? I'm never 'employed', I'm exploited, I'm mined. I'm a resource for miners. I'm a 'chattel', I'm 'property'. I'm an 'asset' owned by asset owners. Here it is. Here it is, Dr Ganesh, *here* is why I'm not productive. Assets by definition *are* non-productive.

Dr Ganesh, I'm one who knows nothing about a thing if I can't discover everything about a thing. How can I shape myself to fit if I don't understand the bigger picture? To align the micro, I need to understand the macro. So, do you see? This is what I can offer. I can give you details *and* the wider picture of where those details fit. I've taught myself to be human, the neurotypical humans will accept nothing less. Integration. I've learned how far from humane the humans can be. But,

most importantly, in terms of how helpful I might be to you, I've taught myself *why*. And I've taught myself how to write it all down. I know, exactly, the answer to your question. But aspects of life overlap. What I present will have areas of repetition. That's what we get when we seek the answer to the 'equation of everything', and truthfully, this *is* the question you've asked. Will you hear me? I can tell by your picture that you'll hear me. But we have the economy/society that we have – a pyramid scheme, all of which are doomed to inevitable failure. The pyramid can't listen, the pyramid won't listen, because if it does it'll collapse sooner rather than later, and we'll be left with a regenerative, productive society instead of an exploitative one.

Thank you again for this opportunity to contribute.

Kindest regards,

Grant