

Debt, how to get out of it

by Antonio Rollo

Every word is a biological pattern in the brain. The meaning of a word shape the understanding of reality. Is not just a word that make sense, but the connections with proximal patterns that create the meaning.

Debt is a bit of memory that lives within social sphere. Even if, we decide to disconnect with society, living alone in the forest, we are in debt with the nature for water and food.

In this singular case, debt enhance consciousness to solve it, most of the cases with respect of the surrounding, establishing deeper relations with flora and fauna and having a clean state of mind occupied to feel instead to think.

To feel the nature means: to be part of a bigger network of water and food flux. To think the nature means: to be apart of this flux and obsessively trying to replicate the magic net.

Now the problem is how to manage a money debt. Money was invented because is light enough to carry it instead of real goods. Money is a memory machine that open to the market, place where goods are exchanged. We are diverse people, so we do different actions, and so on we make a wide range of transformations. The things we produce and the transformations we make can be sold. If we do not have money to buy something from someone else, we can get credit, so we make debt.

To solve a debt we need to give back the same amount of money plus a percentage called interest.

When I was jung, my grandmother use to gift me little coins: she was creating a psychological debt thought the sense of a gift. To cover this debt I use to help her in domestic commitments.

There is always a pressure when there is a debt.

Debt is a form of slavery. We feel in debt with someone, so we try to fulfill the debt as soon as possible, because we do not like to be a slave. "Modern money mechanics" is a workbook on bank reserves and deposit expansion distributed free by the Federal Reserve Bank of Chicago that show us that we are part of a system that always will create debt. We are born to be in debt forever, so we are born to be slaves of money, and the only institution that can create money from nothing are banks. This is the critical point.

The process of money making is so simple that seems perverse.

When we open a bank account to save our incomes, we do not receive insurance to get our money back, but just a promise. This is the reason why suddenly a nation can fail, as Argentina did few years ago. Let's consider also the situation in which we ask for a loan to a bank. In this case, we are asking something to someone that have nothing. A bank can loan money that do not have, so can create it out of nothing. Why? Because of the modern money mechanics that regulate economies, shock markets, banks and governments.

More money is printed, less value the currency get, this is inflation. Currency, the money we use in the everyday life, loose power because are part of this system that is structured to be in permanent debt.

Basically, as non economics person, I can not deeply understand this perverse system that create modern slavery, but I can try to imagine how to get out of it.

First of all is a design problem. Industry is based on the recent concept of “obsolescence”, that means that every object produced has to be consumed, so we can buy new objects that let bankers create new money, and this new money decreases the value of salary, so we have to work more to get the same object over time.

Is not this slavery? Of course, yes.

Second is a media problem. In the last fifty years, mass media like radio and television was served as propaganda for consumable object, was served as nationalistic hysteria, was served has mass psychological suicide. We work more to buy things that we do not need.

We stay in front of television instead of with family or friends.

Is not this slavery? Of course, yes.

Third is an energy problem. Industry and media are strictly related to electric power. No electric power, no modern society. We feel like electric energy stand as ever, but is less than two hundred years that society is shaped by electricity. We can not even think something without electricity.

Is not this slavery? Of course, yes.

Fourth is a communication problem. The mobile web revolution is changing the way we interact as human beings with a shift from voice to text. New generations are afraid to speak, are losing confidence with bodies, are more vulnerable.

Is not this slavery? Of course, yes.

The question is: how to get out of debt (slavery)?

The design problem

Economy is fundamentally based on the production of goods and services that increases the national amount of products created every year. This is a parameter related to the exchange of products with money. If a nation can handle the consumption of all this products, internally and externally, the economy grow, otherwise the economy collapse and the national debt increase.

In the last twenty years, we saw a continuous growth of the national debt. This is becoming something that banks and markets can exchange, something to bet.

Many new products are designed to stand for a limited time. Just think to the not rechargeable lighter. We use it, and when is done, we throw it in the trash.

A lighter is made by plastic and metal, so can not be recycled properly. Same problem with the milk box made out of aluminum plus paper. Same problem with a stylo pen or a razor.

In the last two centuries, many beautiful minds start to think on designing objects that have to be obsolete as soon as possible, without considering the consequences on the footprint, but focusing only on the growth of production as a tool for an illusory democracy. They were wrong!

We need a new industrial protocol that is related to the entire life cycle of a product, from the design moment to the destruction moment as trash. For this, we need a dexterous use of technology, a new form of democracy (it seems that we are driven into cleptocracy), an economic system oriented to manage more parameter not just profit and growth.

Planet Earth is limited, so linear growth do not fit with this assumption.

The industrial design need to change the rules, the industry need to change the production system, so often polluted and dangerous for people and the environment. There are some sub products of industry like “dioxin” that are so toxic that nature itself never thought to create. Industry yes. Many cancer problems are related with this highly toxic compound.

Now a classic test that I do with my students.

Close your eyes and think to a close friend or close parent died for cancer.

Everybody has at least one.

Me too. And you?

Everyday mass media and governments attempt to distract attention from the truth with new words and concepts that serve to generate clients (not free people).

Let's do the same, but in the opposite direction.

Possible solutions can be found in the design process at the ground level of education.

If we get aware of the debt problem, then we can experiment possible solutions.

Next step is to evolve the educational system to a higher consciousness on the concept of debt with the planet, not to banks or government. This new vision will direct the design process in the next future, thinking to industrial production as a part of an ecosystem that relate with technology, passion, sustainability, recycle, tolerance, community and territories.

At this point, the idea of design will be a resource not a problem.

The media problem

The human being history can be told through the evolution of his tools: from the very beginning with stones and fires to next future with robots and spaceships.

We are living in a transitional moment in which mass media are shaping life in a truly profound level: the level of freedom. This is a mythic problem.

Every new medium is invented, and the process of invention itself is a wish for freedom. This wish, if the new medium became part of the everyday life, will vanish in the wind. Why?

When in history arrive an invention, the new medium has a mythic aura driven by the beautiful forces of the inventor's mind. Usually an invention happens by serendipity – when I'm looking for something, but I find something else. If, the invention is revolutionary the main change that bring to humanity is a better condition, a wish for freedom from the “hidden” forces of a particular time. I mean for “hidden” forces the apparatus of knowledge that works as background for the inventor. This forces drives to wish freedom, what is “hidden” become mythic.

It is the combination of serendipity and personal research that shape the whole human evolution trough history.

Now two examples to clarify the media problem as a problem of losing the mythic aura in favor of banality, and so in favor of losing personal freedom. The first example is television, and the second is Internet.

Television was the icon of the Fifties, introduced with the mythic aura of the telepresence, audiovisual learning, peer opportunities of personal exposition, freedom to speech. Beside the technological evolution, television, twenty years later, became banal. People loose freedom When a medium enter the stage of banality. At this stage, the media are controlled only by industry and governments. As soon as television was in the house of every person in the western society (America and Europe) we assist to an inversion of the original mythic wish. Instead of freedom we got isolation, instead of learning we got propaganda (political and commercial), instead of peer opportunities we got unique icons to follow sheep like, instead of freedom to speech we got slavery to listen. This shift play a deep role in the creation and maintenance of debt. The arrow of time say us that we can not step back, but we can invent something new, we can follow the desire of freedom, we can adapt old myths to new tools. Let's see what happened with Internet.

Internet, in the shape of the world wide web, was the icon of the Nineties. Before was a myth for a restricted number of people between stock market, airplane booking and military think thank. Internet was the original solution for a peer to peer communication, a system able to maintain the flow of information between two point, even if there is not a direct link. The solution is based on the creation of a net that connect a point to all the others: like the life. The myth of the Internet was originally based on the end of centralized computer network, a metaphor that brought to think to the end of centralized power. Since the beginning of 1990s Internet became banal. Today we live in the “always on society” and mobile screens are able to connect with all the others (virtually two billions of connections), but somehow we feel alone. We are alone in the sea of information overflow. We are alone in the range of close friends (we like to chats, not to talk any more), we are alone in the family (parents are under the pressure of debt and propaganda).

We are alone in the schools (teacher seems to be not prepared for the digital revolution as young people are), we are alone in the understanding of economy (the only field where complexity is not used to explain the rules, but to hide them).

We are alone beside an interactive screen that have replaced basic activities (to work, to play, to communicate). In this context, the myth of the end of centralized power dies. Shift happens!

Possible solutions can be found in the media process at the ground level of a nation!

Iceland's citizens help draft a new constitution via the Internet. Following the economic collapse in 2008, the Iceland's citizens start to rethink the future of their life: to continue to be slaves of the banks or to redesign their constitution all together, no more alone.

Two years later, in 2010, this nation became the first one in the world that realized the Gilberto Gil dream of peeracy!

In his famous talk at Google Zeigeist in 2008 he said:

“In politics and especially in governments, radical changes are only possible at specific historical moments. Through the insertion of Culture and cultural diversity as a policy making device in the political and managerial governmental equation, we offer society the opportunity to achieve radical change, step by step, using the day to day inputs of new industrial and social technologies, without the earth quakes of classical revolutionary action. If we look at the new digital possibilities we could easily conclude that they bring a built-in revolutionary device in themselves. Digital Culture initiatives, can play a fundamental role in shaking away the inertia of the traditional politics that has secluded society from public life, generating a vacuum of critical political thinking and even producing cynicism, especially in governmental sectors. We need to acknowledge that traditional politics is failing in advancing democracy and social development. The conversion of the digital technologies, has created around the Internet a totally peaceful revolution. A bottom up unrest, happening everywhere, which I see as a very positive sign of the rising of a non governmental political movement that I believe to be a direct and matured result of cultural and countercultural movements of our most recent history, in their increasing power to influence public policies.

It is the rise of a peer to peer culture. Peeracy!”¹

Europe is in the moment of economic collapse. The gambling game of making money out of debt is failing, and the political system is totally absorbed by the financial dictatorship. People are under tax and media pressure, and all over european country there is censorship about the new Internet deal that can shift a nation from “perverse” democracy to an open peeracy.

Social media help to aggregate new memes, to spreads new opportunities and to be part of a creative society.

At this point, the idea of media will be a resource not a problem.

The future of media is in our hands, but there is still a problem: the energy problem.

¹ Gilberto Gil, Minister of Culture in Brazil, at Google Zeitgeist, 2008

The energy problem

When I was young, in the 1980s, my grandmother's house was without current water supply, so to gain some coins usually I use to go to the central fountain of the little town and pick up some tanks full of public water. Nobody was paying for the public water.

The access was free in the middle of the town. By the end of Eighties the water supply arrived in the house of all habitants of the little town, everybody was happy, and everybody begin to feel the water as a private source, by exchange there was a little tax to pay. Of course, we have earned the opportunity to take a never ending shower, but we miss the chance to exchange some talks with other people at the fountain. Private water was the end of the social power of water. Same story for the energy supplies. There was a moment in history when Nicola Tesla was thinking to an open source of electromagnetic energy that can give to humanity the same evolutionary step we are living in, but without a capitalistic empire controlling the access and use of the electric power. This story is extremely recent. Also, the electrified world is recent. We think that stand ever since the beginning of humanity, but we know is just two centuries that electricity become a tool for further inventions.

The capitalistic model like to centralize the distribution of electricity, in this way people feel in debt with the owner of production. Without electricity, the world will be quite different: no radio, no television, no computer, no Internet, no train, no car, no airplane. The main source for electricity come from limited raw materials, (oil, gas, coal) and new sources are still under development. We pay a gargantuan debt with the environment in terms of consumption and pollution. We need to invent a new way of producing electricity, maybe stepping back to Tesla idea's of open source, if we want to guarantee a green future to next generations. The energy problem is critical in the evolution of any civil society that want to maintain all service and goods we like to use. The electric light was a mythical invention too, but now is banal in the hand of a central power and people can not even think on the consequences of possible crisis related to the end of raw materials. There are some alternatives, for sure.

These alternatives on electricity production are hidden beyond the industrial production. These alternatives can be done by people with new memes on self sustainability, self production, locality instead of global and central.

At this point, the idea of energy will be a resource not a problem.

The communication problem

At the micro level of body cells, when there is a communication problem the new cell become tumorous, and the body get cancer. Now let's translate this at the macro level of the planet Earth and the communication problem (between humans beings and nature) is becoming the biggest cancer we ever faced. We are the cancer of this planet.

Now is the moment to invest time and resources in search for the cure.

There are not alternatives, and there is not much time to do it.

People need to share knowledge about the nature of money as debt. People need to rethink the industrial design process and understand the crazy idea of obsolescence. People need to experience new media as open source technology. People need to experience local alternative for electricity production. People need to communicate the evolution of democracy as a free form of peer to peer culture.

In Italy, the country where I live, there was a genius, Pier Paolo Pasolini, and he said “Beauty is the only antidote to violence”. I believe in that sentence and so I like to share it.

At this point, the idea of communication will be a resource not a problem.