**Instincts on debt...**

Debt. In a bipolar world we must have an opposite. For debt, that is unconditionally. You get something for a cost or you get something for free. You give something with no return or you give something requiring some payment.

We live on a wobbly plank where culture, custom or personal character defines whether an act is paid for or received in kind. An organising system that relies on pure benevolence does not exist, an organising system based on pure debt causes great disharmony.

The question is the balance. The question is the personal integrity of the people. The individuals who give and, equally, those who receive – how do they feel about the energy they are expending in this world, are they nurturing or are they eroding the energy of others. Are they conscious of their giving and receiving, are they conscious of how they are living, of the impacts of their decisions. For anything else is not living, it is not fuelling the life of the individual or the life of others. The question of debt is, at its most raw, a question of living – conscious living.

Equador’s analysis of debt is a national example of conscious societies questioning what should be given and what should be paid for. With a clear conscience, in a thinking society, decisions are made without dogma. It is time to shed humanity’s obsession with idealism – blind righteousness driven by mad victims.

We are beyond socialism or capitalism. It is not a question of slavery tarnishing the transactions that fuel the delivery of education to children. Or a question of socialism limiting the liberties of the individual. It is a question of how we choose to engage, and whether I choose to question. Whether I choose to take the information before me and live consciously in this world.

Mistakes happen, but the grandness of those mistakes is frequently mitigated by people bravely, consciously questioning the state of the world they live in, the products they consume, the politics they enjoy. This is personal integrity.

So, the question to ask, is not whether debt is good or bad, but whether any particular debt compromises your ability to live with integrity. Our life is a billion people trying to find meaning and enjoy themselves in the process, to be happy.

My grandma said she never bought anything on credit, was furious when the bank forced her to have a card, when she felt the systems compromised her ability to live with integrity. This is not the same for I.

Integrity is the future. The relationships we nurture are the balance sheet of a live lived. The depth of positive emotion felt at the end of a life and the absence of hatred symbolise the gifts we have left for the people still living, *not* their debt to the dead.

You take no coins to the grave, but if the soul has energy - it may well take love.

*Brendan Ross, May 2012*