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ENOUGH IS ENOUGH

LIMITS OF THE MARKET IDEOLOGY

I am and there is no one besides me.

—Is. 47:8

Communities are realizing that something is missing in our capacity to raise a child, make a living, be healthy and safe. The shrinking middle class is just one of the consequences of the free market consumer ideology that draws us into this conversation. There are other signposts that we are near the end of a viable social infrastructure. The threat of planetary decline. Our fear for the well-being of the next generation.

One response is growing distrust and cynicism about the future. Cynicism always comes clothed in “realism.” The alternative response

is to begin with an act of imagination. Can we imagine another way? What do we need to do, individually and collectively, to imagine an alternative to the market, the system, the empire track? We might begin by seeing the consumer culture for what it is.

THE CONSUMER MARKET DISCIPLINES

The market's beliefs in scarcity, certainty, and perfection are embodied in a set of disciplines that keep it running smoothly and make it so seductive. Seeing them clearly gives us a choice.

The disciplines that we most need to question are surplus, control, speed, convenience, competition, and individualism. These are widely accepted ideas that promise, if we live by them, things will be best for all concerned. That Adam Smith's "invisible hand" will guide self-regulation and ultimately benefit the common good.

SURPLUS

The power of language is clear in the expression "free market." The market does many good things, but it does not set us free. The bars of market confinement are constructed of surplus. In the Old Testament wilderness, it was food that was not eaten in the day. Value it too much, save it for another day, and it spoiled. Now we call it profit. It is now compound interest. Surplus in the form of profit has become the sole criterion of value. It has become the point—even if nothing is produced in the process.

I remember talking to an executive once about employee empowerment. I suggested something simple like unassigned spaces so that parking would be first come, first serve. That didn't seem to me to be too radical a step. And the executive said, "As soon as I give them a parking space they will have my salary."

I was shocked, and then I thought he was right. We have come to identify ourselves by our assets, our surplus, our privilege.

—Peter

We live in a time when a great deal of money comes from making money on money. Debt penalties. Derivatives, carrying capacities, and externalities. What was once called usury is now called good business. It's not just banks making money on money. GE at one point earned more money from financing aircraft engines than making them. Many businesses make more money on financing the customer purchase than on the product itself. That is why they give a discount if you open a credit card. Shipping and handling fees are a price increase if you buy online. Buy a computer, and then, at the register, you are urged to purchase a warranty. Guarantees that once came with a product now must be purchased separately as a clever form of price increase. Companies make money on rebates because, if they are complicated enough, 80 percent of customers won't file them. When it comes to our own money we are sold on the idea of interest, annuities, mutual funds, because you have to put your money to work. Financial advisors hate savings. You tell them you don't need any more money. They say you are a fool. No matter how much you have, it is not enough.

Andrew Carnegie sent out one of his people to find out how much money he had. The guy came back in two months and said, "I can't answer your question. There is no way. You have so much money there is no way you can capture and measure it all." And then Carnegie said he wanted to give most of it away. He couldn't do that either. He was vexed by compound interest. Warren Buffet has the same problem.

In Joshua Chapter 7, when Israel suffers a great military defeat, Joshua does an investigation and traces it down to the offending tribe and the offending guy. Joshua discovered that they lost because this guy Achan took something from the common good to add to his private collection. Achan says, "I saw the gold and silver and it was so shiny that I wanted it"; the narrative uses the word "covet" and refers to the Tenth Commandment. The desire for more called Achan to violate the common good for his own sake. That's today's argument for addiction: It was so shiny. It's also an argument for privatization.

The love of profit is central to the business perspective. The system keeps telling us that we have to have it. It explains why at the local

Rotary Club meeting, the first thing they do is report on the stock market results for the day. “Welcome. We need to get started. The market was up seven points today. Now let’s get on with the meeting.” The Dow Jones Industrial Average has become a sacrament of modern times. It comes before the meal, goes together with breaking bread. It is the prayer and benediction.

That’s how love of surplus becomes a market liturgy. With sacraments like the DJIA, GNP/GDP, inflation rate, and economic growth rate, free market economics is raised to a spiritual practice. That discipline is what is under re-construction when we talk about the common good or a neighborly economy, especially if we talk of economic justice and equity and wealth redistribution, most commonly in the discussion of taxes and debt forgiveness.

The right use of wealth is an emotional and spiritual question. Most wealthy people are extremely generous, but the deeper generosity is willing to call into question who controls the capacities of production and wealth creation.

PREDICTABILITY AND CONTROL

The language of empire is one of the many ways the market exercises control in the consumer culture and avoids unexpected results. There’s a place in Isaiah where the Assyrians threaten King Hezekiah and he tells them to speak Aramaic because if they speak Hebrew his people will understand and it will terrify them. Today the language of commerce is the universal tongue. The contract world wants business language to be the only acceptable way. The business perspective and globalization promote homogeneity and eliminate local culture.

John recalls hearing a story from Ivan Illich that dramatizes the culture’s need for control and predictability and eventually made its way into *Shadow Work* (1981). As David Cayley (2015) tells it, Illich wrote an essay that begins with the story of Antonio Nebrija (1441–1522), a Spanish scholar who, in 1492, approached Queen Isabella of Spain in the hope of winning her support for his plan to write a

formal grammar of the Castilian language. In that way he told her the untutored and unruly speech of her subjects could be brought under control and a new instrument of government could be created for the overseas dominions she was about to acquire—"language," he says, "has always been the consort of empire." Nebrija anticipated great things from Columbus's voyage to the West, then still in progress, but he tried to persuade the queen that his grammar might be an even more auspicious undertaking. Spain would acquire a language comparable to the languages of antiquity, and the wild speech of her peoples would be brought under domestic cultivation.

The Queen knew that the identity of a village or little town was very much tied to their language, and we know today it is still a critical part of culture. She told Nebrija how offensive it was in her mind to replace this local way of talking, a vernacular that keeps people together. It sustains their covenant.

When Nebrija comes back later, he argues that you can't have a nation and real power if you allow these local languages to endure. You've got to have a Mother Tongue. He finally won. King Ferdinand could see the point, and he and Isabella created the Mother Tongue. A centralized, consistent set of symbolic exchanges replaced the disciplines of unpredictable local cultures.

Illich always said the vernacular language was critical to a culture. Our tongue, our language, the vernacular is what the Mother Tongue assaulted. In recent times, the Basques were required to speak Castilian, the language of Madrid, not the Basque language. Madrid was trying to impose an imperial tongue, to stamp out local traditions.

In the corporate world you can hear a brand of Mother Tongue in the language of management. New ideas are rolled out. We make business cases. *Efficiency, bottom line, team players, can-do kind of people, cost is king, grow or die, downsizing, right-sizing, on-boarding, talent management, C-suite, take it to scale* are the Mother Tongue of systems. This is the language not of Queen Isabella, but the Business Perspective. A tool of commodification, of market empire. It stands in sharp contrast to the vernacular speaking the language of homemade, handmade, local made, language that is understandable to anyone, the language of neighbors and neighborhood.

SPEED AND CONVENIENCE

The free market consumer ideology is not just about money and surplus. It also has a romantic relationship with speed and convenience, the two core promises of technology. Technology and money are of the same nature: They make the case for the love of predictability, speed, and disruption. We think we control money, but it controls us. We think we control technology, but it defines us. It is a modern form of magic. So we accept the value of technology as self-evident. It represents unquestionable progress. But technology's place in our lives is a social construction, an artifact of the free market consumer ideology, not a given. And if it is a construction, then it can be constructed differently.

The Luddites understood that the machine was a challenge to a way of life and community. It was a fundamental change. It was the first manufacturing technology in human history that was independent of nature, geography, season, weather, sun, wind, human or animal power; it allowed humans for the first time to have an instant and unending source of production at their command.

The Luddite argument was that machinery destroyed community and the order of social relationships. The movement was against automation and, in an early form, globalization. The market's demand was to make something for another place and to specialize only in what you are best at—just do that and purchase the rest. The machine-driven looms of Scotland created the consumer.

The idea that somehow you can live outside technological society is an illusion because its discipline is total. To be technologically illiterate is to place yourself outside the basic talk of everyday discourse. Technoliteracy becomes another Mother Tongue.

THE SALE OF CONVENIENCE

Convenience is the major selling proposition for technology. Our technology-supported lives have now become so convenient that we experience the practices of neighborliness as being greatly inconvenient. Walking. Handwriting. Borrowing sugar. Convenience is what the market sells. It is a surcharge added to the cost of community. The

market's promised convenience and speed turn out to have a hidden cost.

The hidden cost of technology is an un-measured burden. What to do if my icemaker doesn't make ice or my automatic teakettle doesn't work? What if the computer goes down or is infected? In our romance with speed and convenience, the disruptions in our lives are masked. Plus, just because something is amazing, and useful and fast and cheap, doesn't mean it improves the quality of our lives or relationships with one another. Speed and convenience don't build neighborliness.

Technology has eradicated mystery and time. We need technology, but technology is not an adequate instrument for the maintenance of social life. When technology tries to operate as an end in itself, it magnifies its rightful place. To serve us well, technology has to be situated in some other explanatory narrative; in our case, it belongs as one small and useful piece of neighborliness and covenant.

CONVENIENCE DISPLACES CAPACITY

Convenience sells so well that we are no longer producers. At best we are hobbyists or do a little home repair. John's colleague Stan Hallet was raised on a farm in North Dakota. When Stan saw something that he liked, he would go home and make it. And he could fix anything. If something went wrong, he just enjoyed fixing it himself. All this came from the fact that he had lived in a world where he had to be a productive person on the farm. Which is why farmers traditionally specialize in collecting baling wire. You can fix anything with baling wire. It is the agrarian duct tape.

As we watch someone like Stan fix things around the house, we do not think what great skill he has; we think we could hire somebody to do that. What the free market consumer ideology has taken away from the neighborhood is the need and skill to be productive. This has been exchanged for all kinds of specialized activity, no matter what the system. There are specialists in medicine, transportation, child care, gardening, safety, even the Bible.

In most any group of people, if you go around the room and ask, "What can you do?" no one talks about being able to make something.

They give mostly service and relational answers. I can love people. I can pray. I have professional skills. We have been deskilled in what it takes to produce community. Our incapacity is like being disembodied. It makes us useless. This incapacity is epitomized in our teenagers. The teen years are that period in people's lives when they are told that they are useless, except for performing in school. We think the job of teenagers is to go to school and get good grades. And if they don't, they have failed at an early age. No kindness in this.

Neighborliness calls for reclaiming neighborhood community skill across whole array of possibilities. This is what E.F. Schumacher was talking about when he wrote *Small Is Beautiful* (1975). The Schumacher Institute was at the beginning asking what were tools that people could make locally and use locally that will solve all kinds of problems that we are paying big systems to fix. The focus was on tools for local production. This made the case for appropriate technology, the tools that build us.

The Amish are another example. The Amish test any invention against its impact upon their community. There's a famous story about the guy who was surprised to see an Amish farmer using a motorized threshing machine. He stopped to ask the farmer about it and said, "I thought that the Amish didn't believe in machines. That you never would go in a car, that you wouldn't thresh your wheat with this machine with a motor in it." And the farmer said, "We test all the machines. This threshing machine helps us be productive here, but the car separates us." It's a great insight. The Amish are looking at technology consciously. In deciding whether to allow technology, the test is: What does it do to our covenant?

DIGITAL SOLUTIONS

Technology is always expanding its ownership of the community space. Nextdoor.com is an Internet product to connect neighbors. It is constructed to be a vehicle for connection and generosity. When people need something—paint, someone to clean house, a way to recycle an unneeded mattress—they post it and find a supplier or a taker. Twenty-five percent of nextdoor.com is a home-based flea market. Another twenty percent promises safety. You use it to tell your neighbors about crime in the area.

In one sense this technology is an invitation to become engaged. Every day in any neighborhood you get thirty or so nextdoor.com messages. Every day they welcome five new members. Nextdoor.com is simulating the welcoming of community. Its limitation is that currently it isn't collectivizing groups in the neighborhood. They are working on this; the face-to-face relationship is the next step they are after. The question is: How do you move to that?

We work with a couple of very creative college students who are trying to do something with that precise intention: to use the Internet to get people face-to-face in service or creating something. They tried it rather intensively in several communities, and by and large it didn't work. The technology works to bring people together socially, commercially, and to invest, but has not yet built the productive capacity of a neighborhood.

THE MEANING OF MONEY

When he heard this, he was sad; for he was very rich.

—Luke 18:23

We are living in an economy that speaks of freedom, but believes in control, surplus, and growth. These ideas are sustaining the empire. They explain the way we think about money and how it defines and controls us. The work is to face the question of how money may serve us, rather than how we serve money.

The dominance of the market empire is endless. Thousands of U.S. high school students play stock market simulation games every year. At a private school in Texas, the Board of Trustees raised \$100,000 so the kids can play the stock market with real money (Yousuf, 2013). It doesn't get any clearer than that: The stock market is the modern tabernacle.

Or consider the Junior Achievement program. It has been introduced as a legitimate extracurricular activity into school systems across the country. Its purpose is to teach students in kindergarten through the twelfth grade to value the free market and experience the joys of acquisition. It says, in effect, this is the task of school: to teach you how to start a business, to manage a portfolio, to think entrepreneurially.

Exploring the meaning of money includes asking: What does poverty mean? Poverty is not simply the absence of money. It is the absence of possibility and the effect of living outside the consumer economy. If you give money to poor people, it helps, but is not decisive in lifting them out of the mindset and exclusion that poverty represents. That is why charity and programs within the market ideology have limits.

The poor and the rich are both out of relationship with money and our construction of it. When we speak of an economy of generosity or a core economy or an underground economy or a non-monetized economy, it sounds utopian to the ears of the market world. The point about money is that we have to disconnect it from any notion we have about the quality of life. Money has nothing to do with the quality of life. It needs to be brought back into its original use, which is to be just a medium of exchange.

So what's the right relationship with money? Money is not a point and not a purpose. It was an invention to ease trade, and now it has become the primary measure of our value, of how we talk about each other; it defines how productive our lives have been.

MONEY AND THE MACHINE

Enclosure got people off the land, and the advent of the machine in the late 1700s accelerated their movement to the city. Mechanization required cheap labor and production control. Factories needed workers, and managers. In *The Meaning of the City*, sociologist Jacques Ellul (1970) offers the idea that the city was created because of Cain's losing covenant with God and being punished by being allowed to live. Cain expected God to strike him dead because he had killed his brother, but God said, "No. I will mark you, but you are going to live." Cain didn't know how to cope with being alive and out of covenant with God. This created the need to huddle with others in order to manage their alienation from God, so Cain organized the first city, Nimrah.

Urbanization and the loss of community can be thought of as partly economic, partly a path to sustain empire, and partly the result of losing our connection with God and each other. In Scotland, if you were exiled, thrown out, or somehow detached from your clan, you would be called a "broken person." Broken people are people without community, which is really a death sentence. In today's terms, they are the casualties of empire and industrialization.

This is not an argument against urban life, in any sense. The city does bring us closer to each other. We do need to see clearly, though, that the large worldwide migration to the city, while driven by a desire for a better life, has the side-effect of separating people from their own culture, habits, memories, and ritual ways of living a life. Part of the promise of restoring neighborhoods is to create local culture, with memory and affection, to replace what was left behind.

WISHING FOR SAFETY, BELIEVING IN GROWTH

Everybody with some sense knows that what they are doing isn't satisfying. For the last thirty years everybody in a leadership position, in every institution, has called for change. A common practice to initiate reform is to see what other systems are doing: It's called benchmarking. You copy what others do and call it innovation. The market and system language for this whole process is *change management*. The benchmark is based on imitation; it is someone else's standard. It gives hope where people are seeking methodology, but it is this way of seeking methodology that keeps anything fundamental from changing.

Practices like benchmarking do put the agenda of change on the table though. Unfortunately, no matter how serious we are, we immediately discover that the change is costly, risky, and not what we had in mind. In the Hebrew Bible, as soon as the Israelites took two steps into the wilderness, they were in freefall. They wanted to go back. They remembered the steady food supply. We don't want to depart that far from our Egypt. "Egypt" is predictable. Secure. We hold the belief that predictability and control make us safe.

However, we are now at the place where the experience of more and more people is that the institutional empire's protection is disappearing. The so-called well-being and safety that the system provides are now reaching their limits. We see limits to the planet, to jobs, to our health, to our children. They come in the language of student debt, income inequality, lower than expected health measures, pockets of deep unemployment, concern for the environment, balance of payments, stalemated politicians, and wars without end. It's clear that the idea—supported by all of our elected officials, business and activist leaders, and the media—is to try to get back on the market and system track. The answer is growth. Growth, growth, and more growth.

In other words, we think that the force that took us to the limit is the solution. That what we need is more of a consumption-driven economy. Every public narrative is on that track, the track that led to the cliff. The free market consumer ideology has so captured our discourse that anybody who speaks of any other approach sounds like a nut. Especially in elected office.

Finding the right politicians, regardless of their beliefs, will make a difference, but only in limited ways. We will find the right politicians as soon as we have reclaimed our own place in the wilderness. No need to worry about the politicians at this moment, because they are a product of our consciousness. We are creating them.

COMPETITION AND CLASS

Do not be hard-hearted or tight-fisted toward your needy neighbor.

—Deut. 15:7

The market rests on a religious belief in competition, which means that for you to win, I must lose. This idea is so deeply embedded in the culture that competition is held to be part of the nature of being human, despite the anxiety it creates. Now I am not in friendship with my neighbor; I am in competition with my neighbor. Their name is Jones.

I only found one book, in my years of university teaching, that really challenged deeply the thinking of students. It's called *No Contest: The Case Against Competition*, written by Alfie Kohn (1992). That became the only book that I always assigned to students.

The reason it was such a challenge is that those kids in my classes lived, and had thrived, in a culture of competition. It is so pervasive that this book was the first time they had ever had anybody, in at least words or thought, putting forward all kinds of evidence that they had a bad assumption. The book presents evidence, both in stories and a lot of research, showing how cooperative activities beat competition at whatever game we play or result we seek.

—John

In the first year of school we start grading on the curve. This means that you have to have classmates who will take a D so that you can get a B, because in school there are not enough A's or B's for all of us to have them. Success is scarce. In worshipping the bell-shaped curve, we put Napoleonic hats on the heads of first-graders, seven-year-olds, and we tell them, "Up to now, you have learned for the pure pleasure of learning. Now you must compete with other learners. Find others in the class who will take the hit for you or you must take the hit for them."

Not too long ago, in school, at the end of every week there was a spelling test and it was graded by the teacher over the weekend. On Monday morning she reassigned the seats in the classroom so the person who had the highest score sat right up in front, next to the window or door. The kid with the next-highest score was assigned the next seat up front, and so on, right through the room. If you sat in the back right-hand corner you were the dumbest kid in the room. And everybody knew it. Every week the results of the competition were reconfirmed. That's not education, that's tyranny.

After you've built a wagon with square wheels over and over again, a round wheel is not too hard to invent. For our culture, that wheel is called cooperation. What we're trying to remind ourselves about the culture of competition is what a round-wheeled wagon looks like. You first have to understand that you're in a culture that commands you without your ever knowing you're commanded.

CLASS BY DESIGN

One assumption in the free market narrative is that an underclass is inevitable. That it is in the nature of low-labor-cost capitalism and competition. What is the cost of an underclass? Who is to say there should be no underclass?

Theologically, the underclass is against God's will. It also makes society unworkable for the vast majority. One manifestation of that un-workability is violence. The prophets, particularly Amos and Jeremiah, talk about the violence that is perpetrated against the vulnerable. It's a class war conducted from above. Class war is always conducted from above, but it's the people from above who immediately cry war if you point out any social differentiations.

This claiming from above that economic justice is class warfare trumps friendship and reason. After we spoke about these issues once in Milwaukee, a good friend, a successful executive, an active and compassionate leader in his company and in the city, said at the end, “You are talking class warfare.” Maybe he was right. It appears that the wealthy characteristically want social differentiations to remain hidden, because if we make them visible, then something has to happen.

The argument goes like this: Lifting up the underclass is costly. The cost is that if they get a piece of the pie, then I get a smaller piece. Even if I have more pie than I can eat, I might get hungry in the middle of the night. But you never have enough in a competitive system. You will never have enough until you have the whole pie. And a pie to spare. Regardless of how full you are or how much you have.

CLASS WARFARE AND THE DISTRIBUTION OF WEALTH

It is the triad of widows and orphans and immigrants who are the most vulnerable in a patriarchal, market-dominated society. If you are an orphan or a widow, you don’t have a man, with special rights, to defend you, and obviously immigrants don’t have any rights or protector either. So the argument of the Torah, particularly the Book of Deuteronomy, shows up in the Prophets: The community has an obligation to protect these three vulnerable types because they don’t have any other protection.

Alongside the issue of how to treat widows, orphans, and immigrants is the question of prisoners. The United States has the greatest mass incarceration of prisoners in the world. We also have the most private enterprises owning correctional institutions. The three texts related to this are Isaiah 61, Psalm 146, and Matthew 25. All are about reaching out to prisoners.

If we believe that economic provision must be made for these vulnerable people, the economy must be subordinated to the viability of society. The Torah is concerned that these people should not become a permanent underclass economically. And therefore you have the Law

of Release, the provisions for welfare, and the Jubilee Year to keep them as viable participants in the economy.

It's a Commandment in Deuteronomy 15 that says every seven years people have to be released from debt. The first verse just says people have to be released, but the rest of the law says that poor people have to be released from debt. This is a text that says you will always have the poor with you.

The class warfare discussion—the discussion of “Why don't the poor work harder?”—is a mild collision between our free market narrative and the Torah. The consumer culture has marginalized the widows, orphans, and immigrants. What stands out is every time you teach about the cancellation of debts for poor people, someone raises a hand and says, “There is no evidence that they really ever did that.” That's the only text in the Bible that holds an imperial danger: the text that speaks about subordinating the economy to the common good.

A church friend and I never have lunch that he doesn't rail against food stamps. He is so worried that somebody is going to get something for nothing.

Is he worried about going hungry? No.

Then why is he worried about somebody getting something for nothing? What's behind that? Because everybody ought to work. That's his slogan. Everybody ought to work for what they get. He believes in the autonomous person.

What he misses is that poor people work harder than rich people. That's not known. What interests me, of course, is that he never raises any questions about what unearned gifts he might have received. And it only recently occurred to me that he never raises any questions about the huge subsidies to business and industry, which are all something for nothing. But speak of those food stamps or those “poor people,” and it touches a deep emotional chord.

—Walter

THE MYTH OF INDIVIDUALISM

What sustains the class system, the empire, and the free market narrative is the myth of individual development. We cling to the hope that it serves the common good. It doesn't. It does serve the individual. Beautifully.

Based on our faith in the individual, we have trained hundreds of thousands of people inside companies in an effort to democratize the culture and build relatedness at work. It has had little effect. It made all of their marriages better and the smartest ones left: Thank you, I'm awake, I'm alive, good-bye. AT&T trained 5,000 people on humanizing their interactions. At the end of the training, if you asked them, "Has this culture shifted at all?" they would say, "No, it hasn't been touched, but we loved the training."

What is needed now is to focus on collective transformation. A communal transformation. You see signs of it emerging. In the business world we have social entrepreneurs and conscious capitalism. It is a positive step. It does not, however, question the totalizing narrative. If you look inside those movements, you realize they still deeply believe in a consumer and free market economy.

The social entrepreneurs and conscious capitalists are trying to be kinder to their employees and better serve their customers and suppliers. The next step is to imagine that the common good calls for more than that: It calls us to question surplus. Question globalization. Commit to local livelihood, food that rots, neighborhoods that raise children. To imagine that the purpose of an enterprise can be communal.

A scarcity and monopoly economy creates a context in which considering alternatives—an economy of generosity or core economy or an underground economy or a non-monetized economy—makes no sense. The context just does not give those options relevance. This is the power of the market ideology in which we swim.