HUMANITY IN DEBT

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Human society functions as a system of exchange: we trade flimsy bills, stamped with the faces of those deemed important, for everything from a roof over our heads to a stick of gum. We exchange artfully wrapped presents and beautifully written cards for “thank you”s and grateful hugs. Students offer their time—in the form of late-night study sessions fueled by caffeine and candy and hours spent weaving through skyscrapers of books in a library—in hopes of receiving a meaningful education in return. The degree gained along with that education serves as valuable currency in a job market characterized by ever-higher standards. And the work done in that job, if one is found, is exchanged, once again, for those rectangular pieces of paper that fill our wallets and consume our minds.

But where there is exchange, there is risk: the risk that the terms of a trade will not be equal, that one participant will be left with an insufficient share of goods and an excessive share of resentment. Moreover, if we factor into this equation the ideas of loans and repayment, we must also include the “worrisome and puzzling” risk of debt (“Ancient” 2). It is this concept of debt, in turn, that is central to Margaret Atwood’s musings in Payback: Debt and the Shadow Side of Wealth. In this collection of essays, Atwood aims to tackle neither “debt management, or sleep debt, or the national debt” nor “gambling debts and Mafia revenges [or] karmic justice,” but rather “debt as a human construct—thus an imaginative construct—and how this construct mirrors and magnifies both voracious human desire and ferocious human fear” (“Ancient” 1, 2).

In the very title of Atwood’s collection, we are introduced to the idea of duality: for something to possess a so-called “shadow side” it must have a lighter counterpart, one equally important to the nature of the whole. This concept of two-sidedness unifies Atwood’s first essay, “Ancient Balances.” Here she attempts to clarify the ideas of fairness and justice, which she believes to be an “inner foundation stone without which debt . . . could not
exist” (12). The theme of balance—both visual and conceptual—recurs throughout her discussion. She mentions the literal balance used in the Ancient Egyptian ritual “weighing of the heart,” which determined a person’s fate in the afterlife (25). Presiding over this process was the goddess Ma’at—the personification of the abstract concept of balance, often “pictured as two goddesses, or a pair of twins” (25). Atwood also considers a computer program titled “TIT FOR TAT,” which either “cheated” or “co-operat[ed]” with other programs according to the “recognizable eye-for-an-eye rule: Do unto others as they do unto you” (20, 21). Justice functions by way of pairs: a good deed earns a reward, while misbehavior earns retribution. The sides of balance tip in one of two directions, up or down, until both have settled in natural equilibrium, or fairness.

This duality is valuable to consider when thinking about fairness, and perhaps for this reason it remains a relevant motif throughout Atwood’s book. We generally consider debt undesirable. Though it may “[keep] some large, abstract, blimpish thing called ‘the economy’ afloat,” its consequences are innumerable: the creditor becomes greedy, the debtor naïve and irresponsible (“Debt and Sin” 79). Unpaid debts result in “an execution or a jail term,” expulsion to a “filthy debtors’ prison,” or even massive wars that “make history and rearrange the landscape” (“Shadow” 124, 127, 134). However, Atwood calls for a shift of perspective in her essay “Debt as Plot.” “Without memory,” she declares in its opening sentence, “there is no debt . . . without story, there is no debt” (81). And so, right away, our conception of debt is thrown off balance as “memory” and “story” enter the picture—because aren’t these things, to some extent, good? Aren’t we, as Atwood contends, composed of “our plots,” since “[a] story-of-my-life without a story is not a life” (83)? Just as a balance possesses two sides, debt reveals a capacity beyond corrupting and ruining lives—it becomes something with “entertainment value,” something that keeps life exciting and propels us along our respective stories (86). We live to settle our debts, repaying our various dues to society (our benefitting from public education, for example) by “becoming someone” or “doing something with our lives.” Quoting Eric Berne’s book on transactional analysis, Games People Play, Atwood reminds us that even “[p]aying off the mortgage gives the individual purpose in life” (Berne qtd. in “Debt as Plot” 84). The question becomes, therefore, not whether debt is good or bad,
but *when* is it good and *when* is it bad—and, if it can indeed be good, how can we use the “purpose” it gives us to better not only our individual lives, but the quality of life of the members of our communities?

In order to consider this question from Atwood’s perspective, we must first consider how she herself assumes some form of debt through the manner in which she has constructed her essays: in each chapter, she reaches her own conclusions, hypotheses, and ideas by way of “Star Trek-ish hyperdrive leaps in time and space” (“Ancient” 23). Through these imaginative leaps, she sends her readers backwards in time to dwell briefly among the goddesses of Ancient Egypt, the earliest courts of classical Greece, and the literary works of Shakespeare, Dickens, and many others. Although no tangible currency is involved in her thought and writing process, we see instead a debt of an intellectual sort, a loan in the form of borrowed theories, ideas, and prose. This act of creative borrowing also occurs in Atwood’s many references to the etymologies and origins of various words. While discussing mortgages, she notes that the word, when translated from the original French, means “dead pledge” (“Debt as Plot” 84). She begins her discussion of revenge by considering how, “according to the *Oxford English Dictionary*, [the word] is derived from the Latin *revindicare*. And *revindicare* is derived from *vindicare*, which means to justify or rescue or liberate or emancipate” (“Shadow” 149, 150). Over time, words are combined and adjusted to fit within different languages, and their meanings are altered by cultural and societal trends. Therefore, when considering their definitions in a contemporary context, it is important to remember the debt each word owes to its history—without which it could not have come to exist in its current form.

By emphasizing the notion that words are constantly borrowing from their pasts and adapting, Atwood draws attention to her own thinking strategy, her reliance upon ideas borrowed from ancient mythology, history, and literary works. But Atwood does not simply take the ideas of other times and other people and leave them as they were. She threads histories together, pulling evidence from sources spanning centuries, and connects them, ultimately constructing an idea that is uniquely her own. Consider again her chapter “Ancient Balances,” in which she discusses the enduring association of ideas like justice and punishment with feminine figures. She points us to Charles Kingsley’s “version of the ideal Victorian Christian male” in his 1863
children’s book *The Water Babies*, which is conveyed by “two powerful supernatural female figures” (22); she then moves on to the Virgo–Libra constellation, in which “we see a young woman holding a double-armed scales and identified with Justice” (24). Atwood also references the Egyptian “lion-headed goddess Sekhmet,” the Greek “goddess of retribution” Nemesis, and even the vaguely feminine costumes of Canadian Supreme Court justices, with their “lovely red gowns and their wigs” (“Ancient” 29, 30, 35). Only through these “loans” from other sources can Atwood create a lucid and comprehensive picture of femininity’s historical ties to Justice for her reader. And thus she pays off her intellectual debt with her own intellectual movement and *progress*—the productive transformation of “old” ideas into those that have been reimagined and made new.

Debt of any kind, evidently, can make the stories in our minds and lives move forward; it then becomes important to consider what *kind* of motion it yields. Atwood’s intellectual debts provide her with the material that she needs to further the motion of her own thoughts. Because she uses that motion to reach a “destination,” so to speak, that is *different* from the starting point that her sources grant her, her debt becomes something positive, a vehicle for growth and progress. However, just as debt has two faces, so too does the motion it prompts. In the case of an unpaid debt, monetary or otherwise, the debtor enters into a cyclical arrangement that is ultimately unproductive. The United States borrows from other countries in order to service its already existing debt, and in so doing plunges deeper into a long-term deficit. Revenge for a debt left unpaid can take the form of “blood-for-blood retribution” in some particularly violent transactions, often leading to a “long chain of blood feuds—by which one death leads to another, ad infinitum” such as those we associate with the Mafia (“Ancient” 38). Neither creditor nor debtor profits in any substantial capacity, no meaningful progress is made toward either side’s aims or goals, and the only end products of the entire loan-debt process tend to be disastrous: bankruptcy, unending deficit, or death.

Debt, therefore, is only beneficial to “our plots” and “our stories” when it becomes a catalyst for progress. Thus we turn to the final essay in the collection—“Payback”—in which Atwood carries out her greatest act of idea-borrowing yet, adapting Charles Dickens’s *A Christmas Carol* into a modern-
day interpretation of her own. Ebenezer Scrooge (“Scrooge Original”) becomes “Nouveau Scrooge,” who, “unlike Scrooge Original . . . spends [his money] on himself. So he’s had a hair transplant, and some facial adjustment, and . . . very white and expertly restored teeth” (174). Atwood’s witty and engaging prose narrates Nouveau Scrooge’s encounter with the spirits of “Earth Day Past,” “Earth Day Present,” and “Earth Day Future” (179, 190, 197). The point of Atwood’s visitations, unlike Dickens’s, is not to warn Nouveau Scrooge of his own dismal, unfulfilling future should he continue on his miserly path of isolation and greed; rather, it is to make him aware of the potentially devastating future towards which the entire earth is headed should its inhabitants fail to correct their evil ways.

Atwood’s Spirit of Earth Day Future shows Nouveau Scrooge numerous potential futures, “infinite in number” (197). The most striking future that Atwood envisions reveals a familiar earth fallen into disarray. Hyperinflation has made money so worthless that even a “mountain of money” cannot buy “a can of dog food”; cities are catastrophic pictures of “chaos, mass death, the breakdown of civic order.” But how, Nouveau Scrooge wonders, has this happened? Earth Day Future explains:

[H]uman beings, instead of limiting their birth rate to keep their population in step with natural resources, decided instead to multiply unchecked. Then they increased the food supply to support this growth . . . inventing ever newer and more complex technologies to do so. . . . The end result of a totally efficient technological exploitation of Nature would be a lifeless desert: all natural capital would be exhausted, having been devoured by the mills of production, and the resulting debt to Nature would be infinite.

(“Payback” 201, 202)

Man, simply by existing, is in debt to the earth, without which he would have neither the means to keep himself alive nor even the option of living. But, as Atwood’s Spirit of Earth Day Future shows us, it seems this debt has been forgotten—we assume that the “gift” of life has no strings attached, that we have no responsibility to Nature at all (171). Now that humanity has adopted this skewed attitude of indifference, unaware of any responsibility to the earth, the plot of our debt becomes nothing more than a hopeless, ultimately unproductive cycle; our “complex technologies” and “mills of production”
serve as nothing more than ways to evade or compound said debt. As expected, the end of this “technological exploitation” is disaster and the story of humanity ends as a tragedy.

It is not difficult to view this version our own and Nouveau Scrooge’s future as a plausible, real-world manifestation of hell on earth. And it is this same possibility of a devastated, hellish world that forms the basis of John Berger’s essay “Against the Great Defeat of the World,” in which he reflects on Hieronymus Bosch’s Millennium Triptych. Bosch’s masterpiece contains among its many illustrations a depiction of hell, which Berger argues “has become a strange prophecy of the mental climate imposed on the world at the end of our century” (209). Sure enough, though Bosch painted his triptych in the early sixteenth century, his imagined hell (as Berger interprets it) bears eerie resemblance to the future described by Atwood. In his painting—and in humanity’s possible future—“[e]very figure is trying to survive by concentrating on his own immediate need and survival” (213-14). The social discord that Berger sees in the painting is present in Nouveau Scrooge’s own glimpse of the future, as he watches “three people fighting over a dead cat . . . Scrooge’s future self is one of the three. Nor does he manage to obtain any of the cat for himself . . . The other two kick him, and leave him on the sidewalk, and make off with their meal” (“Payback” 162). In Berger, Bosch, and Atwood’s work, it is the concentration upon oneself without consideration of one’s debts to the larger population and to the earth that will lead humanity to its prospective hell.

But Berger asserts that the greatest cause of despair in Bosch’s hell is that “there is no glimpse of an elsewhere or an otherwise. The given is a prison. And faced with such reductionism, human intelligence is reduced to greed” (Berger 214). Because we fail to see any option aside from continuing in our cyclical descent toward hell, we are imprisoned within it. Still, Berger gives us hope: “the first step towards building an alternative world has to be a refusal of the world-picture implanted in our minds” (214). The challenge becomes a matter of learning how to refuse, and then revise, this doomed “world-picture.”

In the final pages of her collection, Atwood posits that “notions about debt form part of the elaborate imaginative construct that is human society”; furthermore, “because [debt] is a mental construct, how we think about it
changes how it works” (“Payback” 203). This principle of reinterpreting our world view is the engine behind Atwood’s writing. By weaving together the stories of various ancient goddesses of Justice, she changes our preconceived view of them. She frequently points out the way in which words are reworked and adapted over time. The entire story of Nouveau Scrooge and his Spirits of Earth Day is a large-scale reinterpretation of Dickens’s historical, nineteenth century novel—one that allows Atwood to imagine not only the dismal future described earlier, but also a more hopeful one, a world where all of mankind is “using power from wave-generation machines and from solar installations on the tops and sides of their buildings . . . where the top-soil has been restored by an extensive program of mulching and composting . . . [and where] evil bottom-scraping fishing practices have been abandoned” (“Payback” 198). This alternate future is Berger’s “elsewhere” or “otherwise,” made possible through Atwood’s ability to rethink and reinterpret all that exists, has existed, or may exist in the future.

Debt to nature may be the driving force behind our story as members of the human race. But it is a plot that we, as individuals, can write, fix, and change until the hell we are ostensibly headed for “is denounced from within,” and thus “ceases to be hell” (Berger 215). Our world is not damned, nor is its destruction predetermined; it is simply waiting for us to rethink our attitude towards it, and “to calculate the real costs of how we’ve been living and of the natural resources we’ve been taking out of the biosphere” (“Payback” 203). Then, and only then, can we finally start paying back the many debts that we owe, and reverse our fall towards hell.

WORKS CITED

“Debt as Plot.” 81-121.
“Payback.” 162-203.