



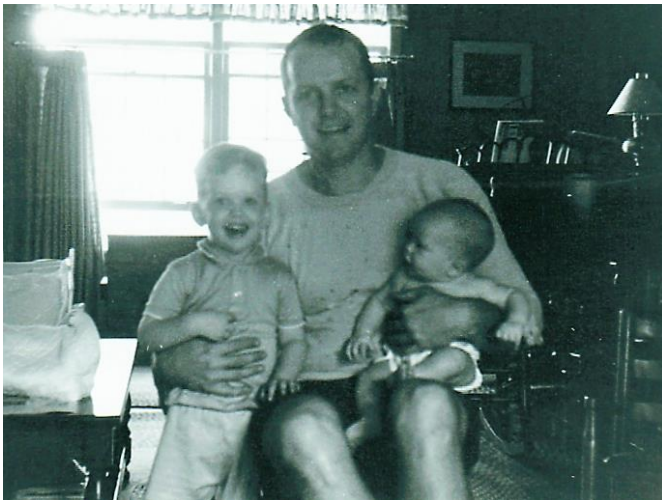
Epsilon Theory

# *Narrative and Metaverse, Pt. 4*

## *Carrying the Fire*

August 18, 2022

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The other night I had a dream about my father, who's been dead 26 years now. It wasn't a big dream. It wasn't a Cormac McCarthy dream, full of Meaning and Portent. No, he said something that I don't remember, and then we just sat together for a while. That was it. No story to it at all. Just a connection with someone who is very important to me, someone who was as real and alive in that dream world as I was in that dream world.

### **Just a connection.**

Just a connection that is instantly familiar to anyone who has ever lost a friend or family member, which is to say instantly familiar to every human being who has ever lived. Just a connection that would be even more familiar and commonplace to any non-modern human, as every civilization on Earth once considered the dream world as real as the waking world, and the dead as physically present in their lives as the living.

Just a connection that is profoundly alien to any AI or constructed modern intelligence, as it expresses a social relationship that lives entirely outside of the macroverse and exists solely in

the Metaverse – the mental world of symbols and images (unstructured data) that are imbued with meaning by humans through the application of coherent linguistic structures (grammar) to create patterns of communication (language) that can tell a story that will shape our thoughts (narrative), and which finds physical expression in the electric, neurochemical ocean of quadrillions of self-organized neurons across billions of human brains.

Just a connection, but our most human connection. Our uniquely human connection. Our if and only if connection. A connection that is always experienced uniquely and individually and idiosyncratically, but a connection that is *also* a shared human communion that has occurred tens of billions of times over thousands of years.

It is a Mystery, in the true and original meaning of the word.

And it is dying.

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***AT THE CORE OF MASS SOCIETY IS A CONCERTED AND INTENTIONAL EFFORT TO REPLACE HUMAN CONNECTIONS TO FAMILY AND FRIENDS WITH INHUMAN CONNECTIONS TO THE NUDGING STATE AND THE NUDGING OLIGARCHY.***

***THE REPLACEMENT OF HUMAN CONNECTIONS TO FAMILY AND FRIENDS IS NOT LIMITED TO THE PRESENT, BUT IS EVEN MORE PRONOUNCED IN THE SEVERING OF HUMAN CONNECTIONS TO THE PAST AND THE FUTURE, CREATING IN ORWELL’S WORDS, “AN ENDLESS PRESENT IN WHICH THE PARTY IS ALWAYS RIGHT”.***

**THIS IS THE LONG NOW.**

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In 1793, Napoleon invented the military draft, a mass conscription where every able-bodied man in a geographic region known as “France” could now be forced to fight and die for this “France” idea. This was also the invention of Total War, where *millions* of humans could be connected with each other through the idea of “France” in service to the prosecution of a military objective.

**Nationalism is also just a connection, but it is a connection that *scales*.**

Driven by their early defeats in these Napoleonic Wars, the Prussians invented compulsory public education soon afterwards, so that the men conscripted by their versions of the Napoleonic *levee en masse* would have the training required to be more effective soldiers and, more importantly, have this “Prussia” idea instilled in them from childhood.

Yes, public education was invented for the express purpose of scaling the narrative of nationalism. This is why the Pledge of Allegiance exists in our schools. This is why the national anthem is played before our high school football games. And it's not just for making better soldiers (although that, too). Public education is a social institution designed to create a stronger connection between citizens and the State, for *whatever* uses the State might find for that connection.

Ditto for every other social institution that has the word "public" in it.

Public transportation was invented by the French and English in the 1820s. Public health was invented by the English in the 1850s. Public hospitals at scale and public taxation at scale were invented by the Americans in the 1860s. The Prussians – now calling themselves "Germans" – invented public retirement insurance in the 1880s.

Education, health, transportation, retirement – by the start of the 20th century all of these core dimensions of human society had the word "public" in front of them, something that 150 years earlier would have been literally unthinkable because the words literally did not exist. By the start of the 20th century, the narrative of nationalism and a connection to the State and its apparatuses (political parties and executive bureaucracies) was front and center in the lives of most Americans and Europeans from cradle to grave. By the end of the 20th century, I believe that these were the dominant connections for every human on Earth.

And that's just the half of it. As strong as the connections between citizen and the Nudging State have become since Napoleon unleashed the scalable narrative of nationalism, our connections with the Nudging Oligarchy have easily become their equal. How?

**Through the use of the other narrative connection that scales ... *debt*.**

We're all familiar with the idea of a "company store" and a "company town", a closed system where the employees have nowhere else to spend their money or buy what they need to live. In such a system, price and choice are illusions, as both are set by the company - as are wages - to minimize labor costs through the creation of indentured workers. In this system, an extension of company credit to buy things at the company store that the company wages will not cover inevitably puts the workers in a position of owing the company for the privilege of keeping their jobs, rather than the company owing them for their labor. Inevitably, debt stops being expressed as a *level* in a company town, and is instead expressed as an *ability to pay*, where no one talks about the absolute amount of credit that has been extended, or even the price and term of that credit, but only about whether or not the monthly payment is "affordable".

8-year auto loans, anyone? 50-year mortgages? Buy now, pay later for your groceries? We can keep your monthly payments low!

We live today in a *company world*, a closed system if your vision extends just beyond the horizon, where we are not only locked into a specific company for the paycheck or (increasingly) the health

insurance plan, but where we are also locked into a interlocked and ubiquitous system of financial services firms in symbiosis with our employers and our suppliers of goods and services. The modern company world provides essentially limitless credit for anything that's intangible or depreciates quickly, anything that lets the non-rich FEEL rich. How about a nice dinner out? New smartphone? Maybe a vacation? You deserve it! How about a couple of years of graduate school? More than a couple of years, shooting for a tenure track position? [Heh, heh] I mean ... why certainly, even better!

We are told that "experiences" and "education" are the highest goals in life, and that debt in service to these behaviors is no debt at all, but is rather an "investment" in living our best possible lives. I tell you this is a lie. Or rather, it is a non-truth in service to the corporate arm of Fiat World, where reality is declared by assertion, where we are *told* that inflation is "zero in July" and 6 months of declining real GDP is no big deal if we don't call it a "recession", where we are *told* that massive wealth inequality and the preservation of tax breaks for private equity billionaires are necessary for "job creators", where we are *told* we must vote for ridiculous candidates to be a good Republican or a good Democrat, where we are *told* we must buy ridiculous securities to be a good investor, and - most importantly for the Nudging Oligarchy - where we are *told* we must borrow ridiculous sums to be a good parent or a good spouse or a good person.



**Nina:** Now Milton, don't be greedy, let's pass it along and make sure everyone gets a piece.  
— *Office Space* (1999)

Consumer credit for experiences or rapidly depreciating items is the functional equivalent of an office birthday cake. Debt provision for pleasant, cheap-to-make things (ooh, cake!) together with a smiley-face authoritarian narrative (don't want to "celebrate" with your office "family"? Hang on a sec while I mark that on your personnel record.) is a highly cost-effective behavioral tool for maintaining worker attachment in the face of objectively deteriorating social conditions and increasing *levels* of debt.

The *level* of consumer debt - meaning student loans, auto loans, credit cards and the like, basically everything except mortgage debt - in the United States today is 4.5 *trillion* dollars. That's up from 2 trillion dollars 20 years ago, with *all* of the expansion in per capita debt above expansion in median incomes happening over the past 10 years.<sup>i</sup> And contrary to common knowledge (what everyone knows that everyone knows), this was NOT entirely due to skyrocketing student loan debt. Yes, student loan debt levels increased by 56% from 2013 to 2020. But credit card debt went up by 35% over the same period. Auto debt increased by 70%.

Unlike the aftermath of the Great Financial Crisis, where consumer debt declined for a period of *years* through a combination of defaults, tighter credit standards and reduced consumer spending, banks and other financial services firms never tightened their credit standards or stopped lending post-Covid.<sup>ii</sup> On the contrary, the extension of credit for the purchase of experiences and depreciating assets has never been sold harder.

In the most recent quarter, from March 31, 2022 to June 30, 2022, the level of US non-mortgage debt went up by \$100 billion. That's the most non-mortgage debt ever taken on in a single quarter by the American consumer. Over the past year, the level of US non-mortgage debt went up by \$260 billion, similarly the most taken on in any 4-quarter period by the American consumer.

The response to this in the political and financial press is that this isn't a problem, that the American consumer's *ability to pay* what they they owe in debt servicing is still at a "manageable level", that if you look at debt levels as a ratio of monthly wages or some such, that all is well. This is company town speak!

*Your attention and your thoughts are intentionally being turned away from the level of debt and the price you are paying for that debt and towards the cash-flow "manageability" of that debt.*

**The result is a permanent burden of debt for most Americans, a cradle-to-grave *connection* with their lenders that rivals the cradle-to-grave *connection* with their government.**

Just a connection.

There are dozens of variations on this theme of pervasive inhuman connections that scale. Every action by the RNC and DNC is designed to make a connection with your identity as a voter, and to make that connection the most important part of your life. Every action by Disney, Comcast and Warner/Discovery is designed to make a connection with your identity as a spectator, and to make



that connection the most important part of your life. Every action by Amazon, Google, Facebook and Apple is designed to make a connection with your identity as a consumer, and to make that connection the most important part of your life.

It's not just that these inhuman narratives scale, it's that the organizations that weaponize these narratives scale, too. Big Tech, Big Media and Big Politics are an inhuman triad of immeasurable power that is destroying the Mystery of humanity one click at a time.

I mean, the last thing I look at before I go to sleep at night and the first thing I look at when I wake up in the morning is my iPhone. Not my wife. My iPhone.

Christ, how did it come to this?

I'm not using the word "Christ" as an expletive. It's a genuine question. I'm not a religious guy at all, I'm not a Christian as that word is commonly understood, so I'm not asking this as a prayer. It's a rhetorical question, but no less genuine for that, to the most revolutionary, most clear eyed, most full hearted human being who I suspect ever lived. It's a pertinent question because for thousands of years this was, in fact, the role of religions like Christianity, to serve as a source of humanizing connections against the dehumanizing connections promoted by State and Oligarchy. This was the *essence* of Christ's teachings - and the Buddha's - and the Prophet's - of every foundational teaching of every religion in the history of the world - to celebrate the Mystery of human connections to the living and the dead and the not yet born, across a weaving of past, present and future humanity with threads that touch the Divine. What the hell happened to *that*?

Now that was an expletive. That was not a genuine question. That was my *anger* at the fact that organized religion today - certainly in countries where it still matters, where it is still a powerful societal force, like the US or India or Iran - has been almost completely captured by a political party and no longer serves as a fortress of human community and human connections. On the contrary, organized religion today embraces the political and the mundane, making a mockery of its tenets and its faith. I am angry because the answer to the question "hey, what can withstand and push back against an inhuman triad of technology, media and organized politics that will use the narratives of nationalism and credit to suck the marrow out of humanity's bones?" is a faith that celebrates the human Mystery, and organized religion is the natural host for that faith. But from my outsider's perspective all I can see is how organized religion has forsaken that faith, and joined the bone breakers and marrow suckers.

Can the temples be cleansed (again) and organized religion reclaim its social role as a bulwark of the human spirit? I sure hope so. And anyone engaged in that effort will find me to be the staunchest of allies. But I am certain that an organized religion based on a belief in a transcendental God is not the only path for a faith in the human Mystery! What I want to suggest is a *secular* faith that celebrates that human Mystery. It is not THE faith, but it is MY faith. You are welcome to join me in building the structure to house this faith. You are also welcome to build your own. In the Metaverse there are many mansions.

**My faith is an ark.** It is a place of safekeeping for human memories and connections, for what would otherwise be swept away by the flood of political and corporate nudges we have unleashed. It is a vessel to transport these human memories and connections from the present to the future.

**My faith is an archive.** I call it the *Narrative Omni-Archive of Humanity*, or *NOAH* for short, and it is intended to allow every human being, literally EVERY HUMAN BEING, to record their story as they wish it to be told to those who will come after them. For free. Forever.

Where will we build out this ark and archive? In public libraries the world over, the natural home for a free archive of stories and the rightful home of a forever digital ark. Of all the institutions that saw the word "public" attached to them in the 18th and 19th centuries, the public library is the only one that was not hijacked for a connection with the State, I suspect because private booksellers and public schools both saw an advantage in starving the public library from public funds. And now with the supremacy of Amazon, public libraries have been left for dead. What an opportunity! Public libraries are a jewel, not a diamond in the rough, but a fully cut diamond in plain sight, the ideal venue for a community-based public space to reconnect with a secular human faith.

In the beginning, the technology to record these stories can be simple. Some audio, a couple of scanned photos that the storyteller wants to preserve for her children's children's children ... that's it. The cost of storing this amount of data, even at immense scale, isn't trivial but it isn't impossible, either. Within a few decades, I believe it will become feasible to make a holographic recording of everyone - and again, because I know you don't believe me yet, when I say everyone I mean literally every single one of the eight billion humans on planet Earth today and all the billions of humans to come - as they wish to be seen and speaking what they wish to be heard about *their* life.

*Because no one should tell your story except you.*

Except that's exactly what has been stolen from us by Big Tech, Big Media and Big Politics: the ability to tell our own story, the ability to even recognize that we have - each of us - our own story to tell. Instead, our stories - our *identities* - are categorized and autotuned for us. Constantly. Without cease. It's not that we've been turned into numbers. No, it's much worse than that. We've been turned into someone else's story. We've been turned into non-player characters in someone else's game.

Well fuck that.

We are NOT the hollow men. We are NOT the stuffed men. Our voices are NOT, as TS Eliot would have it, "quiet and meaningless as wind in dry grass or rats' feet over broken glass in our dry cellar." Nope, I've got a story to tell, and so do you. I'm not going to be quiet about my story. I'm going to shout it. And so should you. I've got a faith to profess, and yes, that faith is both an ark and an archive. More than that, though ...

**My faith is an arc.**

My faith is a *story* about stories, about connecting those who are gone and will be gone with those who are not yet here. It is a *story* of an ark and the ark makers, and that's what will give it power to compel attention and respect. The story of the ark is Noah, sure, but it's also Superman. It's Romulus and Remus. It's Moses. It's the Pilgrims. Everyone understands an ark. Everyone understands an ark maker. It's one of the Old Stories, and it sings with a positive energy of hope when the world is in a dark place.

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But if you join me in this making, in this protecting, in this teaching, you have to embrace the role of ark maker. And that means recognizing that we will not live to see this structure come to its full fruition. As the saying goes, we must be wise enough to plant the tree in whose shade we will never sit. That's our role in the ark story. It's not something to be feared, but it must be understood.

And that brings us full circle. What I said about my dream of my father, that it was just a connection, that it was not a Cormac McCarthy dream of Meaning and Portent, that was absolutely true. But *this* dream, this dream of Noah and NOAH, this dream of ark and arc, well that IS a dream of Meaning and Portent.

From *No Country For Old Men*, with a Coen Brothers' script taken straight from McCarthy's book ...

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**Loretta Bell** : How'd you sleep?

**Ed Tom Bell** : I don't know. Had dreams.

**Loretta Bell** : Well you got time for 'em now. Anythin' interesting?

**Ed Tom Bell** : They always is to the party concerned.

**Loretta Bell** : Ed Tom, I'll be polite.

**Ed Tom Bell** : Alright then. Two of 'em. Both had my father in 'em. It's peculiar. I'm older now then he ever was by twenty years. So in a sense he's the younger man. Anyway, first one I don't remember too well but it was about meeting him in town somewhere, he's gonna give me some money. I think I lost it. The second one, it was like we was both back in older times and I was on horseback goin' through the mountains of a night. Goin' through this pass in the mountains. It was cold and there was snow on the ground and he rode past me and kept on goin'. Never said nothin' goin' by. He just rode on past... and he had his blanket wrapped around him and his head down and when he rode past I seen he was carryin' fire in a horn the way people used to do and I could see the horn from the light inside of it. 'Bout the color of the moon. And in the dream I knew that he was goin' on ahead and he was fixin' to make a fire somewhere out there in all that dark and all that cold, and I knew that whenever I got there he would be there. And then I woke up...

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In this dream of Noah and NOAH, of ark and arc, we are not the dreamer and we are not the child.

We are the father.

We are the past of the present yet to be.

We are the ones carrying fire in a horn, just like the oldest of days. We are the ones going up ahead to make a fire in all that dark and all that cold. We are going first, and we will be waiting in the Metaverse for our children and our children's children and our children's children's children whenever they get there.

This is how we defeat the Long Now, how we undo the endless present where the Party is always right. By connecting the human past to the human present to the human future. By carrying the fire of our own stories in our own words across the weave of time and space.

***This is my faith.***

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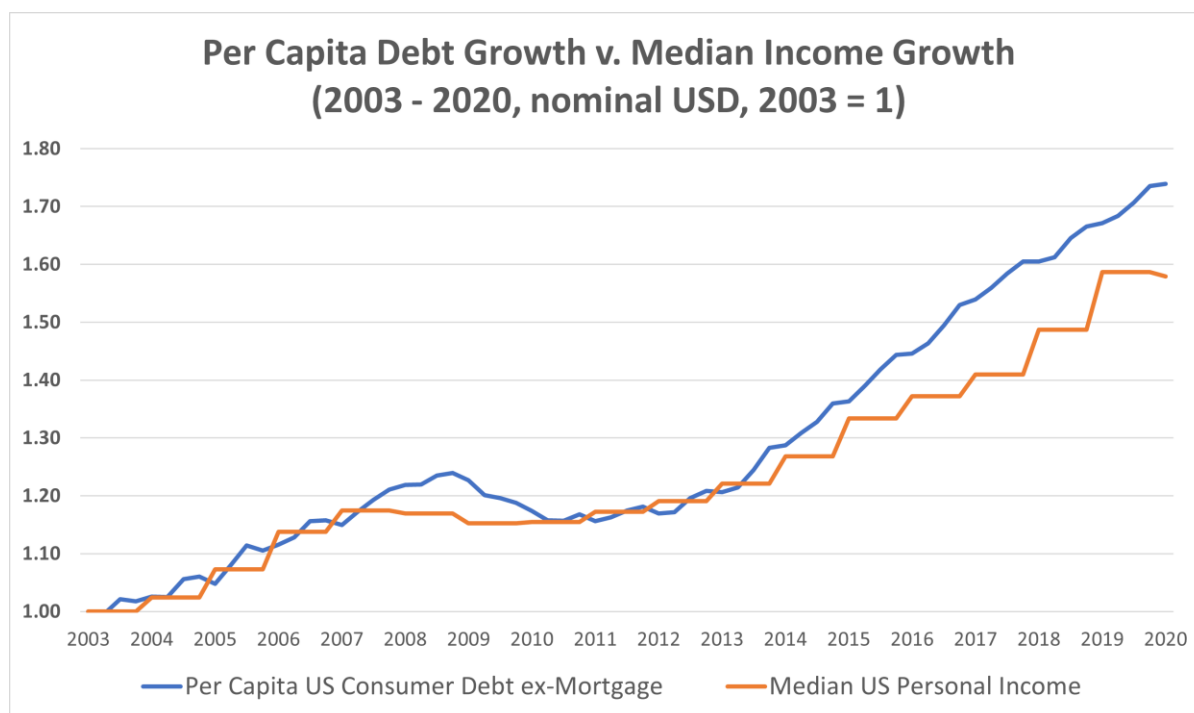
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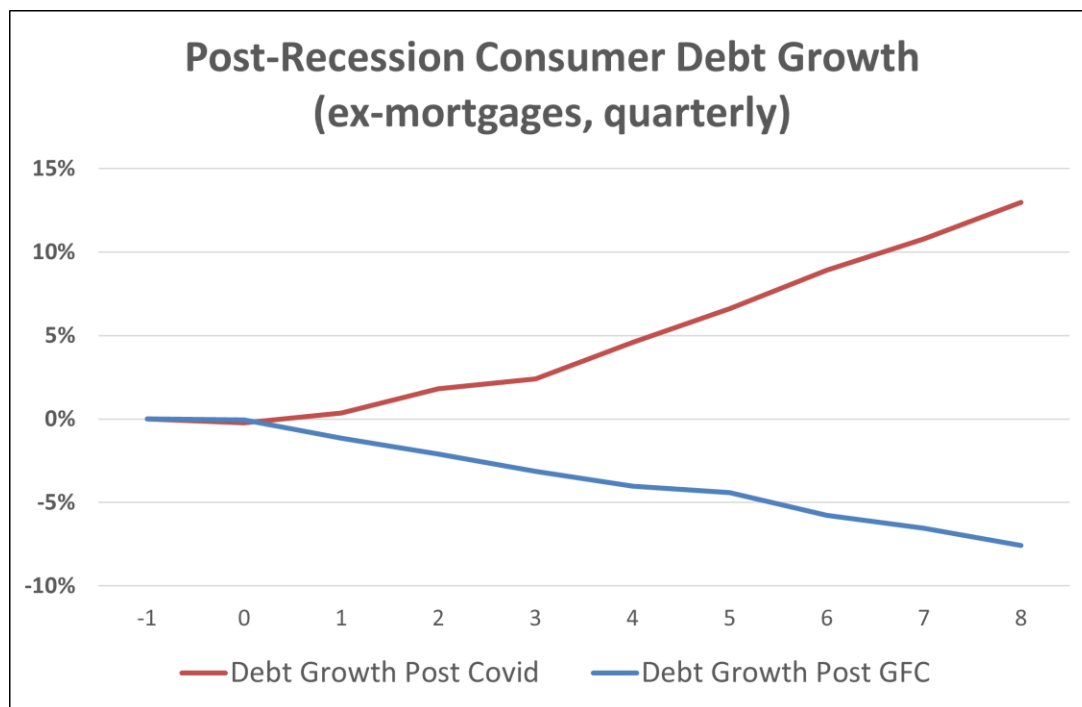
<sup>i</sup> The consumer debt numbers below are from the NY Fed, which provides a [detailed quarterly breakdown of personal debt](#), starting in 2003. I've stripped out mortgage debt in these calculations and then created a per capita debt level by dividing by the [Fed's US population numbers](#) (age 16+, not incarcerated or in elder care facilities, not on active duty in Armed Forces). I'm comparing that to [median personal income data from the FRED database](#) of the St. Louis Fed. Neither of these numbers are inflation-adjusted. That's intentional for an apples-to-apples growth rate comparison. I've chosen median personal income because I don't think that the very rich use credit like the rest of us. That is, I doubt Jeff Bezos has an auto loan that he has to pay every month, or that he maintains a big balance on a Visa card.



What this chart shows - and as I suspect most readers' lived experience would confirm - is that discretionary, non-investment debt like credit cards, student loans and auto loans grew a lot faster than incomes right before the Great Financial Crisis, and then went down a lot faster in the aftermath of the GFC as you had lots of defaults and a decline in consumer spending on cars and college and everything else. That makes sense for what should happen in a recession, right? But our 2013+ experience is without precedent, as non-mortgage debt began to grow faster than incomes in the absence of recessionary stress.

ii Here's the [same NY Fed data series](#), similarly with mortgage debt stripped out, but here I'm looking at growth in the level of debt from a period one quarter before the worst of the Covid and GFC recessions (Q2 2020 and Q4 2008 respectively) to eight quarters after. So this chart shows consumer debt growth or decline from Q1 2020 through Q2 2022 for Covid post-recession behaviors and Q3 2008 through Q4 2010 for GFC post-recession behaviors.





While consumer debt declined by 8% in the eight quarters after the nadir of the GFC recession, through a combination of defaults, tighter credit standards and reduced consumer spending, consumer debt *increased* by 13% in the eight quarters after the short-lived Covid recession.