

## Reality sometimes sucks, that's just the way it is

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How often have you used the saying 'that's just how it is'?

It has always been the 'sign of the times' for us human beings.

The other day my son made a rather unsettling realization; for him anyway. He asked about our adult routines, noting we get up, go to work, come home, make dinner, go to bed, get up and start the process all over again. 'Being an adult sucks,' he said with some dismay.

I suppose it does.

For those of us who are at the mercy of the system, this scenario plays out daily across a large part of the civilized world. In the western world, we're victims to the big wheel, the rat race, and chasing the dollar. There's very little leeway when you're chasing the dream, saving to pay bills, building equity to inch forward, all on a gently sloping upward curve.

Some think this is a new development in human evolution, but it has dominated our species for literally thousands of years.

It goes back to when our ancestors lived in hovels, and the world was divided between the privileged wealthy and the struggling poor. The poor always toiled from sunrise to sun down, hoping to put food on the table and keep the straw roof over their heads. If they succeeded, their reward was staying alive for another week. If they failed, they got sick and died, and for many, leaving this world was a relief.

This continued through the Middle Ages and right through the industrial revolution. Average citizens were considered fodder for the grist mill, the mice who generated the wheel power for the rich to get richer without getting their hands dirty.

It's only been in the last 60 years or so that we humans have enjoyed our lives a bit more, and embraced the concept of frivolity, comfort, luxury and self-indulgence.

And that has come with a cost, too. The more we try to enjoy ourselves, the more we let go of our hard-earned, after tax income.

And that hinders our progress and keeps us on the giant hamster wheel.

And that's just the way it is.

We have certain rights and freedoms and all of these come with limits, and rules within a strict system. We work, either for ourselves or for others. We pay taxes, earn a credit rating, apply for mortgages, lines of credit, car loans. We collect reward miles and points. But make no mistake, we're too far gone to ever get out of this cycle. We are consummate consumers.

Some experts argue that this is exactly how our society is structured. Our education system is not designed to create geniuses, revolutionaries or innovators.

It's designed to churn out consumers, an endless horde of shoppers, online addicts, tech junkies and fossil-fuel burners.

Why? 'Because that's good for the economy, the multi-nationals, governments and the powers that be. It's grease for the wheel.

My son also asked some fundamental economic questions. He wanted to know why the government takes so much off our pay cheques. To pay for all the services they deliver, I told him. Why are we taxed to death on all of our purchases? 'To pay for all the services the government delivers, I said. Can't they get the money somewhere else?' he wondered. Well, the working masses are the best source of income for this endless need.

It's just the way it is.

We keep paying taxes and yet governments are cutting things, aren't they?' he questioned. Yes, son, they are trying to find ways to cut costs because they really can't afford everything they do.

'That's not fair,' he said.

'That's just the way it is,' I responded.

The questions keep coming and often, the answer remains the same as above.

We have this system in place and it's impossible to change it at this point. As the Eagles so poignantly pointed out in Hotel California, 'You can check-out any time you like ? But you can never leave!'

We may yet witness the end of it all 'the ultimate collapse of the capitalist system. Some European and South American countries and governments have gone bankrupt and tried to start over. Others are on the brink.

A new Ipsos study revealed nearly half (48%) of Canadians are \$200 or less away from financial insolvency. Roughly one-third of Canadians already cannot meet their debt obligations and are insolvent at month-end.

However, many still feel that their current debt situation is better than it was in the past. This is false optimism when you consider

that 3 in 10 are worried that they or someone in their household could lose their job.

More than half (54%) are more concerned about their ability to repay their debts than they used to be, something that affects younger Canadians more than older ones.

And that's sad. Every generation is supposed to be better off than the one before it. I don't want my children to be burdened by debt and pessimism about their futures.

I'm not convinced the formula of going to school, working hard and saving has the same effect today.

Like death and taxes, the end of the month comes too soon for many Canadians.

That's just the way it is.

