

## IN OUR DEBT

by Michael Giffin

*Payback: Debt and the Shadow Side of Wealth,*

by Margaret Atwood;  
Bloomsbury, 2008, \$29.95.

MARGARET ATWOOD delivered the 2008 Massey Lectures last November, and they were published just as the current global financial crisis was unfolding, although her timely yet timeless subject would have been conceived long before the crisis.

Atwood has been at the vanguard for a long time now. She's been writing since the 1950s. She's always been good but the later part of her career has been dedicated to pushing the boundaries of her personal achievements. Once she got *The Handmaid's Tale* (1985) out of her system, and put the female-as-victim theme behind her, she entered her literary maturity. Once she embraced the creative potential of the female-as-oppressor, with an equal claim on human evil as the male, she began turning out a body of fiction, coincident with her middle age, in which each new work was unlike any of its predecessors.

Occasionally one hears the adjective *Atwoodian* used to describe her style, but no one adjective can describe a style in which each new novel is a virtuoso performance, from *Cat's Eye* (1988), *The Robber Bride* (1993), *Alias Grace* (1996), *The Blind Assassin* (2000), to *Oryx and Crake* (2003), not to forget her clever re-writing of the myth of Odysseus from a female perspective, *The Penelopiad* (2005), a book of brilliant short stories that hang together as a virtual novel, *Moral Disorder* (2006), and a book of marvellous poetry, *The Door* (2007). Atwood is a genius but surely even a unique talent such as hers can only manage a fixed amount of *sui generis* in one lifetime. So what's next?

Regardless of what's next, Atwood has a broad and impressive knowledge of the history of Western ideas, of the secular and sacred canons, and of other writings from the humanities and the sciences. She wears this knowledge lightly and gracefully. She knows her literary predecessors were allowed a special status, perhaps even a prophetic status, but since her literary contemporaries are no longer allowed this status they are expected to behave differently. When she gave the Empson Lectures at Cambridge in 2000, later published as *Negotiating with the Dead: A Writer on Writing* (2002), she carefully avoided admitting to any special status and acknowledged the pitfalls of the

romantic image of the author as inspired. But while she was wary of the drastic mythologies of the author, as self-dedicated priestess of the imagination, devoted to creating a perfect work, she admitted:

In truth, if you do not acknowledge at least some loyalty to this ideal ... you are unlikely to achieve more than mediocrity, and perhaps a glaring insignificance.

From this we can glean that Atwood still believes in a special kind of story, written by a special kind of author, for an implied or ideal reader, who exists on a continuum somewhere between a real person in her life and the God who commands her to write but refuses her the security of knowing the certainty of the command.

So whatever is next for Atwood will still fall broadly within her vocation, whether she engages in a contemporary form of prophecy, hard to accomplish successfully in our anti-prophetic age, or whether she simply reminds us of the bleeding obvious, still important to our culture of forgetting. Her vocation will always be circumscribed by what she can't say, because the author no longer has the status to say it, and will be characterised as much by what she leaves out as what she puts in. That's a skilful balancing act, of which *Payback* is an excellent example. She knows her limits, doesn't stray beyond her ken, and never risks becoming hostage to fortune. When considering her sources, the impression is one of ethical and moral sufficiency. There's enough wisdom in the secular and sacred canons to keep us on track, provided we keep attending to them.

THE FIVE CHAPTERS in *Payback* are about debt as a human construct, and therefore debt as an imaginative construct, which mirrors and magnifies voracious human desire and ferocious human fear. These chapters explore one of the most worrisome and puzzling things to Atwood: "that peculiar nexus where money, narrative or story, and religious beliefs intersect, often with explosive force". She notes that *Homo sapiens* is a social species, aware of social hierarchies, and she wonders whether there's a deeply-embedded ancient inner foundation behind the basic pattern of human behaviours and attitudes towards debt, which can be articulated irrespective of one's take on the nature-versus-nurture debate.

Three premises operate here: first, the older a recognisable pattern of behaviour is, the more integral it must be to our human-ness, and the more cultural variations of it will be evident; second, the human structures of debt and credit couldn't exist without a complementary human sense of fairness; third,

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ontogeny repeats phylogeny, or the growth of the individual mirrors the developmental history of the species.

The first chapter, “Ancient Balances”, discusses the 4000-year-old Code of Hammurabi, later reformulated as the biblical laws of eye-for-an-eye and tooth-for-a-tooth. The human sense of fair exchange behind this code is shared with other primates. At Emory University, capuchin monkeys were taught to trade pebbles for cucumber slices, but when one monkey was given a grape instead of a cucumber slice, the cucumber-receivers got upset, began throwing pebbles out of the cage, and eventually refused to co-operate. The trading was taught, as was the pebble/cucumber rate-of-exchange, but the outrage of unfairly giving one monkey a grape, a better pay packet for work of equal value, appeared to be spontaneous. So primates are highly conscious of what’s fair and what constitutes queue-jumping.

The second chapter, “Debt and Sin”, explores different translations of the Lord’s Prayer, and considers whether “forgive us our debts, as we forgive our debtors” is the same as “forgive us our trespasses, as we forgive those who trespass against us”. In Aramaic, the language Jesus spoke, the word for debt and sin is the same, which allows other possible translations, and Jesus reminds us that God will forgive us in proportion to our forgiveness of others. According to Jesus, then, both financial debt and spiritual debt are metaphors for sin, and both are forgivable. The rest of the chapter discusses the archaeology of pawning and redeeming, including the history of slavery and manumission, the custom of sin eating, record keeping, and taxation.

The third chapter, “Debt as Plot”, highlights the relationship between memory and debt, and suggests that, without story as a way of remembering, there can be no debt. In considering why we go into debt, and allow debt to drive the engines of our stories, this chapter looks at several works from the literary canon, including Marlowe’s play *The Tragical History of Doctor Faustus* (1604) and Dickens’ novel *A Christmas Carol* (1843). In their different ways, Faustus and Scrooge makes pacts with the Devil, both of which are particular forms of debt, but Atwood proposes that Marlowe belongs to an era in which medieval Christian values—disdain for wealth, ascet-

icism, willed poverty, turning of the back upon the world—were still close enough in time to be recognised as a pattern of saintliness, whereas by the Victorian period wealth and usury had come to be viewed differently.

The fourth chapter, “The Shadow Side”, addresses the question: What happens when people don’t or can’t or won’t pay their debts? This territory includes the hard games between debtor and creditor: vengeance, crime, penalties, macroeconomics, billion-dollar defaults, and debt-driven revolutions. On the individual level, there are severe penalties for non-payment, from debt slavery to seizure of assets, although one can declare personal bankruptcy provided the debt was contracted legally, while the consequences of debt contracted outside the law is another dark story altogether. On the communal level there’s the debt associated with gaining, expanding and consolidating power over populations, whether by conquests or guile or treachery, or by taxation.

Atwood’s history of taxation is riveting, as is her history of revenge, which looks at the scapegoating of creditors: from Jews everywhere in Europe, to the fate of the Knights Templar, to the expulsion of the East Indians from Uganda and the ethnic Chinese from Vietnam. Her discussion of revenge in *The Merchant of Venice* and *Othello* is excellent.

The fifth chapter, “Payback”, is about the many kinds of debt that have to be paid back, ecological as well as financial. Without giving too much away, Atwood makes Scrooge the focus of this final chapter, but she places her Scrooge in a twenty-first-century setting. Three spirits visit him during the night, and take him on three imaginative journeys to the past, present and future. At the end of these journeys, which really are a *tour de force*, Scrooge realises the world is a fragile place. He doesn’t really own anything, not even his own body. Everything he has is borrowed.

“I’m not really rich at all,” he says. “I’m heavily in debt. How do I even begin to pay back what I owe? Where should I start?”

Atwood doesn’t know, or can’t say, since the author no longer has such authority. But she does remind us of the bleeding obvious in her magisterial way, while pointing out that the mills of the gods grind very slow, and exceedingly small.