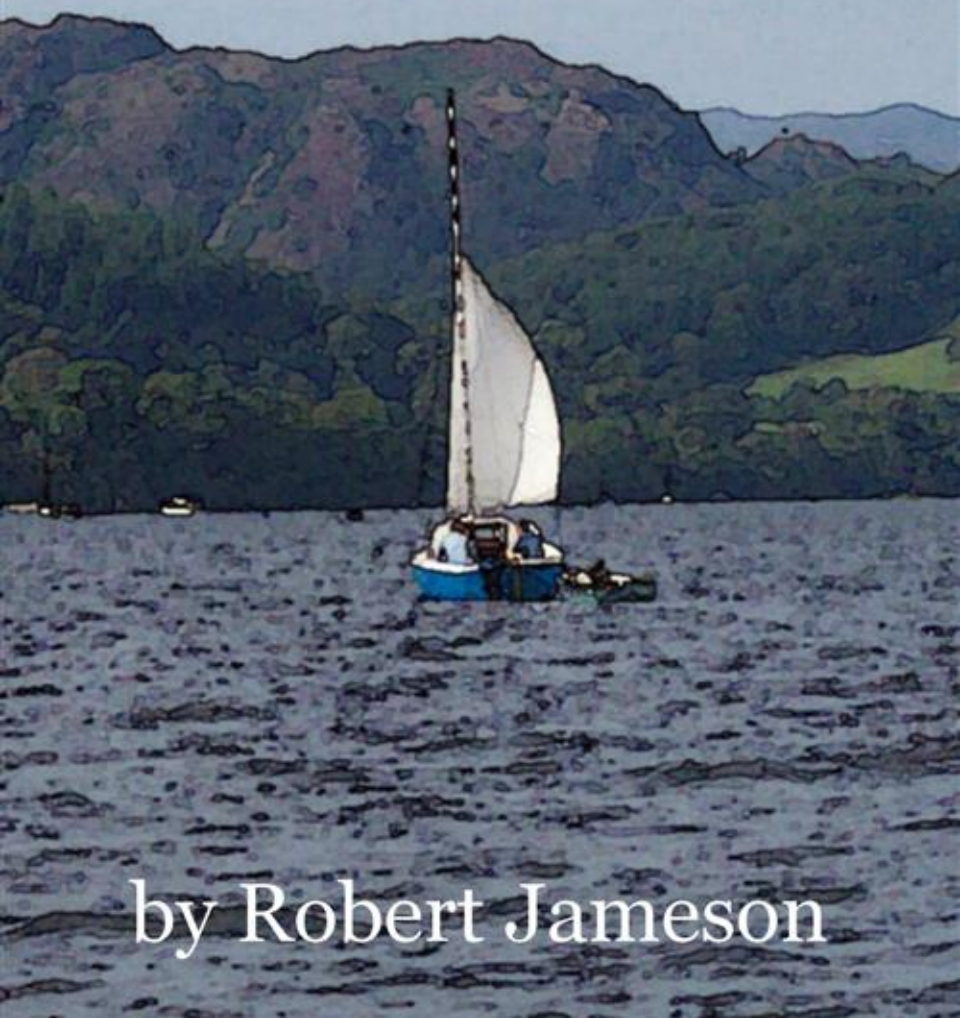


Whatever Happened to the Life of Leisure?



by Robert Jameson

Longer working hours, later retirement, lousy pensions - hardly the life of leisure we were promised for the 21st century! We also have dirty hospitals, troops without proper equipment and schools that provide an appalling standard of education. So what went wrong and what can we do about it? This book provides an introduction in straightforward English to the Real Economics of real resources and real people's lives.

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by Robert Jameson

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Preface

At the time of writing (early 2010), the government faces immense and urgent economic problems: It is reeling from the near-collapse of the world financial system, it is struggling to restore economic growth, tax revenues have collapsed, public spending is out of control and environmental disaster seems to be looming if we can't control the harmful emissions we spew into the atmosphere in record proportions.

And these problems can't all be put down to the financial crisis and the recent recession - many of them were growing long before that. Behind the credit crunch is a far more fundamental and worrying problem - that of a society whose underlying economic efficiency has not only stagnated, but has, in many ways, regressed.

Ordinary people face falling wages, higher taxes, cuts in important services, higher utility bills, near-zero interest on their savings, and the prospect of having to work ever further into old age before they can afford to retire. This is *not* the life of leisure that we were promised for the 21st century.

But what if it were possible for *all* these problems to be solved? What if there was so much waste and inefficiency in the economy that there was scope to dramatically improve our standard of living, eliminate government debts, cut taxes, improve public services, provide our troops with better equipment, increase real wages, save the planet, reduce working hours and allow us to retire early all at the same time? Believe it or not, there is!

This is a book about the Real Economics of real people, written in plain English. It is a book about

appalling failings and the appalling ignorance of the people who have been allowed to run our economy. It is also, however, a book about a better future - about what we, as individuals and as a society, could become if only we stopped wasting our resources and our talents. It is a book about a potential economic miracle - but to achieve that miracle, we first need to understand where we are now and how we got here.

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The View from the Moon

When I started putting this book together, it was 2009. 40 years had passed since man first landed on the Moon. Naturally, many people back in 1969 had high expectations for the future - and who could blame them? In the blink of a few short decades, mankind had advanced from the propeller planes of the Second World War to rocket ships landing on the Moon. It was an incredible period of technological advance - perhaps the most incredible and rapid advance in all of our history.

If you had asked someone in 1969 to predict the future, they would most probably have predicted that the following decades would see many new scientific and technological developments. We have indeed seen many great advances - but our man from 1969 would almost certainly have expected something else to accompany our technological achievements.

He would have expected that scientific and technological advances would have fundamentally transformed life for the ordinary working man (and woman). He had been led to believe that machines would, certainly by the end of the century, have taken over nearly all the backbreaking and menial tasks, enabling the ordinary working man to have an easier and more rewarding job, work fewer hours, have longer holidays and be able to retire early. "The Life of Leisure" was what he had been promised - if not necessarily for himself, then certainly for his children.

Work, he was told, would no longer dominate our lives - it would all be done so efficiently that we'd have to find other things to do with our time.

Rather than it being difficult to find enough time for leisure, we might struggle instead to find enough things to do with our leisure time. We'd all be looking to take up all manner of sports and hobbies and we'd still have plenty of time for culture, art, lifelong learning and plain old relaxation.

If you had told this man from 1969 that actual life in the 21st century would involve people not only working longer hours than ever before, but would see people retiring, not earlier, but later, he would not have believed you. If you had said that even when a man and his wife worked full time all their lives, they might still not be able to afford to retire before they were seventy, he might have thought you were having a joke with him!

So, whatever happened to the "Life of Leisure"? It is certainly not that advances in technology did not materialise - at least, not in a country such as the UK. Visit a modern factory and many ordinary people would still be amazed at the level of automation and the ingenuity and technological sophistication of many of the production processes. Visit a construction site and, instead of men with shovels, you'll see all manner of mechanised diggers and cranes. Visit a typical house and you'll see the very washing machine and vacuum cleaner that were promised. Visit an office and you'll see the ubiquitous computers that are indeed perfectly capable of performing in a split second the thousands of calculations that would once have taken days to work out with pencils and paper.

But something has obviously gone terribly wrong! Somehow, we find that the fruits of our technological advances are unexpectedly unavailable.

Indeed, far from leading the life of leisure, we seem to be struggling to make ends meet. Our pension schemes are becoming increasingly less generous. Schemes that once guaranteed a generous pension and a comfortable retirement now look set to provide little more than a pittance, even though many of the workers who pay into these schemes are making the same or higher contributions whilst having to work ever harder to comply with the never-ending "efficiency drives" that are put before them.

The problems aren't just faced by individuals and families: Our public finances are in an appalling state even though we are skimping on essentials. We have hospitals that aren't being cleaned, millions of children who aren't being properly educated and we're sending our soldiers into combat without bothering to provide them with the proper equipment, training and support they deserve.

I believe that, despite our advances in technology, our resources are being squandered on a despicable scale and the purpose of this book is to explore and explain how and why this is happening and suggest what we can do about it.

I also hope that, along the way, ordinary readers will discover how we can get beyond the meaningless babble that so often counts for economic debate in this country. Far too many politicians and media pundits are clueless about real Economics. They witter on about various trivial obsessions, throwing in trendy terms and largely meaningless statistics in a desperate but transparent attempt to hide their incompetence.

I'm a skilled economist, but my arguments are ones that the "ordinary-man-in-the-street" can

probably relate to perfectly well. This is not a book of obscure or complicated theories - and, because I actually know what I'm talking about, I don't need to hide behind trendy business terms or statistical babble.

There are very few statistics in this book. Whilst many people's arguments lean heavily on them, we all know that statistics can be chosen to support almost any case one might care to put. They prove very little - but they remain the acceptable way to present an argument. Many of my arguments in this book rely more on examples of how people are known to behave. Considering human nature and the incentives at work, I then argue how widespread such behaviour is likely to be.

Fundamentally, Real Economics is not particularly complicated anyway - you just have to push aside the bullshit from people who pretend that it is! The root causes of our economic problems are actually straightforward and perfectly easy for ordinary people to understand, as are the solutions. We just need the courage to question the rather pathetic excuses for failure that we've heard up till now.

Real Economics is not about "Gross Domestic Product" or the finance-centric obsessions of the media - it is about real people struggling to overcome the very practical resource problems they face in being able to spend time with their families, retire at a reasonable age in reasonable comfort and in generally trying to do something meaningful and worthwhile with their lives!

World Poverty

I wouldn't want to give the impression that I am exclusively concerned with how our living standards in the western world could be improved, whilst ignoring the real suffering that occurs in the genuinely poverty-stricken parts of the world. I am not, in this book, writing about how we can live a life of leisure at the expense of people in the third world or whilst ignoring their problems.

An end to world poverty was one of the things we were promised alongside the life of leisure. It isn't that we have achieved the life of leisure at the expense of dealing with world poverty, or that we have dealt with world poverty at the expense of the life of leisure. It is very far from a coincidence that neither promise has been fulfilled. Indeed, perhaps the main causes of our failures are the same in both cases!

This book is primarily about how we can better organise our own economy rather than the problems of dire poverty in the developing world. However, if we can stop squandering our valuable resources and make our own economy work more efficiently and effectively, not only will this give us a better standard of living, but it can also put us in a far better position to help others.

The Ageing Population

If you ask a politician why people are expected to work ever further into old age before they can expect to be able to retire, his (or her) excuse of choice may well include a description of how we are having to deal with the challenges of an ageing population.

The ageing population argument is that people are living longer and that, as a result of this, a much larger percentage of the population than ever before is above retirement age and that this places a tremendous strain on our economy. The shrinking proportion of the population who are of working age must not only provide the goods and services needed for themselves, but must also provide the goods and services needed to support our large and growing number of pensioners. This, we are told, is why people must work further into old age, why people must continue to work long hours and why we can no longer afford such generous pension schemes.

It is true that people are living longer and that an ageing population does pose problems, but it is a deceit of showstopping brazenness to claim that this is the central cause of our economic difficulties! In fact, the factors working in our favour should have been plenty enough to more than counterbalance the effects of an ageing population.

For example, it is only in recent decades that it has become the norm for such a large proportion of women to work full-time as well as their men. This huge injection of labour ought to have provided a massive boost to our economy.

If you add to this the supposed benefits of our technological advances and the globalisation of trade, the problems of an ageing population ought to look like minor accounting errors in comparison! The ageing population is often described as a big problem - and, in a sense, it is - but it is dwarfed by the scale of the advantages we should have been reaping from our advances in technology. They are on two completely different scales of "big" - so let's put this ageing population argument in its place!

Some people may say we have a particular problem at present because of all the "baby-boomers" reaching retirement. But, if this is the case, how do we explain away the riches of labour that we had whilst these post-war baby-boomers were of working age? Surely it was simply a matter of saving for a rainy day? When these people were working, we should have been investing in preparation for the time when they were no longer working.

To claim that the ageing population is the root cause of our economic difficulties is simply preposterous! I have no doubt that some of the politicians who claim that it is are not deliberately lying - it is rather that, like most politicians, they have no conception of fundamental economics. They've heard of the ageing population and so it becomes used as an excuse for our difficulties - it just isn't a very good excuse.

A Question of Choice?

There is an argument that the reason the life of leisure hasn't materialised is because people don't want it.

Rather than "waste their time" on leisure, education, sports, the arts and family life, what they actually want is to work as hard as possible in order to have more and more and more and yet more goods and services.

First of all, they want more food - lots and lots of it - so much that they became massively obese. They want more booze - they want to get "off their faces" every weekend - and two or three nights during the week as well if possible! They want a newer TV, then a bigger one, then a flatter one, a higher-definition one - and they want to go on being offered ever more innovations in the whole TV experience - there is no level of definition that would ever be beyond their willingness to demand! They don't just want a car; they want a bigger one; preferably one that looks like a tank if at all possible.

And there is a school of thought that says that if these things are what people want, then that's great, and so long as our economy keeps providing these things, then it will be a success.

But what I would ask is, "*Why* do people want these things?" It isn't because these things are good for them. Most of these people would surely be better off if they were less obsessed with consumption, better educated, more active and spent more time with their families. Could it be that they behave this way because that's how big businesses and big government want them to

behave? They want them to work long hours in mindless jobs and spend their money on cigarettes and alcohol because that's how big profits and big taxes are generated.

And do we *want*, do we *demand* the bureaucracy that the government insists that we have - do we value the opportunity to pay, out of our own pockets, for the heavy hand of the state to interfere in every aspect of our lives, constantly overseeing everything we do?

Has our society and culture effectively brainwashed people into working harder and buying more things, not for their benefit, but for the benefit of corporations and to support an ever-growing state obsessed with controlling us?

Yes, on paper, we buy more goods and services than ever before - but are all or even most of these goods and services actually doing us any good? I do not believe that long working hours, obesity, binge-drinking and a contempt for education are in the best interests of either our society or any of the individuals who live as part of that society. Neither do I think my view is either extreme or unreasonable!

The argument that we don't want the life of leisure falls down on another key point too. Whether people want to participate in "leisure" activities is not the point! The life of leisure was not about a promise that you would be *forced* to spend more time on leisure pursuits (sports, reading etc.) - it was essentially a simple promise that more of your time would be your own. "Leisure time" meant time doing what you chose to do rather than what you had to do to satisfy the demands of your employer or the state.

Perhaps some people will still choose to work long

hours and have yet more goods and services - but they would not be in a position where this was *forced* upon them - they would have a choice of either retiring early and being very comfortably-off or retiring later and being extremely well-off.

But our freedoms are disappearing! The choice to retire early or work shorter hours or have longer holidays or take time away from work is often simply not very realistic anymore.

Many couples, for example, once had a choice about whether only the man of the house would work and his wife (or "partner"!) would stay at home to tend the house and look after the children, or whether both adults in the family would work, thus enabling them to enjoy a greater income. Either option was, from a financial perspective, perfectly viable. A single wage could pay the mortgage and provide a very comfortable retirement. Now, however, this is often not the case anymore - both partners must work full-time throughout most of their lives to be able to afford the mortgage and a comfortable retirement.

Instead of our choices growing, they are, for many ordinary people, rapidly diminishing, despite our country being supposedly so much richer than in the past. This is not the progress we were promised!

Money-Think

One of the problems in addressing our economic problems lies in the difficulty of getting people to understand what the problems are and what needs to be done about them. The reason this is so difficult is not, as many people imagine, because the problems and potential solutions are complicated - they aren't! Rather, it is because both politicians and most ordinary people have been rigorously conditioned to view economic matters in a certain conventional but almost entirely unhelpful way. Things would be much easier if they entered the debate with an open mind and no preconceptions - but they don't!

Many of the most inaccurate and unhelpful preconceptions about Economics centre on how people view money. Ask a politician such things as why we can't build more hospitals or provide people with a decent state pension, and they may well instinctively explain it in terms of a "lack of money." Suggest a solution to an economic problem and they may retort with a "can't be done" attitude and ask, "But where's the money going to come from?"

But there's something very, very obvious that they are ignoring - something that is frequently ignored precisely because it is such a basic and fundamental fact. In a minute, I'll tell you what it is - but before I do, I ought to prepare you for the potential shock your system might experience. It may well be that your system will find this information so toxic that it will reject it. It may reject it immediately and instantly conclude that what I say is either untrue, irrelevant or just plain

silly!

Most likely, however, is that you might well understand that it is indeed factually true - since it involves a very basic physical reality - but at the same time, your mind will never fully accept it. All of a sudden, at some time "further down the track," you'll suddenly shout, "But where's the money coming from to pay for that?" and you'll suddenly revert to the bad old attitudes of the non-believer. Perhaps you never really took the truth to heart in the first place!

If you are able to take it to heart - and I mean really take it to heart and understand this fact and what it means - then your view of the world will be drastically altered and you will have an extraordinary vision that enables you to see the world in a fundamentally different way from other people and understand it more deeply. The problem is that even most people with Economics degrees still don't understand it - so if you do, then you belong to a very exclusive and privileged minority.

Are you ready? Here it is - the monumental revelation you've been waiting for is this: "Money grows on trees!" That's right - on trees! Rather, it actually grows *in* trees: Money can be made from paper, paper is made largely of wood pulp and wood comes from trees.

If, at this point, you're thinking, "Yeah - I know that - so what?" then what you need to bear in mind is that we have a *lot* of trees - and, even if we run short of them, we can just grow some more. So this is the point: How in the name of bloody-hell can we possibly run out of money, short of the sun exploding and vapourising the planet? The government can print money - it has

every right to print as much as it likes!

(Actually, these days, it doesn't even have to physically print bank notes - and most of our "money" is actually "virtual money," generated by the banking system - but my central point remains the same i.e. the government can't literally run out of money.)

Of course, people may say that you mustn't print money because that causes inflation. Actually, inflation occurs when you print money but there are no new products to spend the new money on. Yes, inflation can cause problems, but it is not the central issue here and I'm not, in any case, suggesting that printing money is the solution to our economic problems.

What I am saying is that a "lack of money" is not the reason for our economic failures - it's nothing but a pathetic excuse from people who don't understand Economics in terms of real resources. Money is not the problem - neither is it the solution - but most of all, it is one of the poorest possible excuses for not *having* a solution!

There is a huge gulf in understanding between genuine economists and most politicians, financial experts, government bureaucrats, most ordinary people and even the vast majority of people who call themselves Economists - and that gap is due to the fact that the former group keep themselves constantly aware that, fundamentally, Real Economics is not really about money at all!

If the government can't build, for example, a new hospital, the fundamental reason is a lack of resources and not a lack of money, which, as I've pointed out, grows on trees. Money does not build hospitals or schools or houses. The real, fundamental necessities for building a modern

hospital are resources: you need the raw materials, you need construction workers, you need engineers, you need JCBs, you need cranes, you need electricity. If you have no money, but you have resources, you can still build a hospital. Without resources, no amount of money will do the job. So forget about money! Money is just a pile of pieces of paper!

"But you can buy resources with money!" True - if the resources we need are not available in this country, we can try to purchase them from abroad - *but* our money is only worth something if people abroad can use it to buy other resources from us. Ultimately, a swap is taking place - we are getting resources from another country only because we are prepared to give up some of our own resources in exchange. Money is used to "facilitate the transaction" but we cannot get resources from abroad unless we offer resources in exchange. So, once again, if we can't build a hospital, it still comes down to a lack of resources.

Of course, as individuals, lack of money does constrain us. We are all used to understanding our own personal "economic" situation in terms of money - we are used to the idea that, for each of us individually (or, at least, those of us in the western world), any resources we want are available to us so long as we have enough money to buy them. If we need a car, we can have one, so long as we have enough money. If we can't have a car, it's probably because we don't have enough money.

Politicians, too, sometimes need to concern themselves with money constraints - they have departments and each department has a budget that they have to live within - but that doesn't

excuse the government as a whole for their failure to clean our hospitals or provide our children with a decent education.

"Money-think" is no way to understand the economic plight of the nation. The nation as a whole is not constrained by a lack of money - only by a lack of resources. We could print money if that was the problem - but we have a limited supply of resources (such as raw materials, infrastructure, machinery, workers and expertise) with which to provide for our needs and we can't magic resources out of thin air!

Our economic wellbeing as a nation depends crucially and fundamentally on how well we manage our resources - and it is in focusing on resources that we shall find the solutions to the economic challenges we face. Too often, however, we become bogged down in largely irrelevant arguments about money. It is not that financial crises don't hurt - they do - but they are usually caused by more fundamental issues of misused resources. And if we struggle to recover from a financial crisis, that too is usually due to fundamental problems of real resources being wasted.

Most politicians, however, don't have a clue about the economics of real resources. Like most ordinary people, they are indoctrinated into trying to understand all economic problems in terms of money - but this type of thinking isn't getting us anywhere! If we are to save our economy, then, somehow, someone in a position of power and authority is going to have to free themselves from the constraints of "money think" and start thinking in terms of real resources and real people's lives. Reading this book would be a good start!

* * * * *

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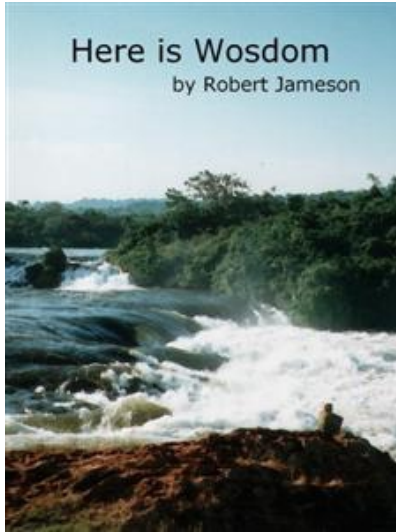
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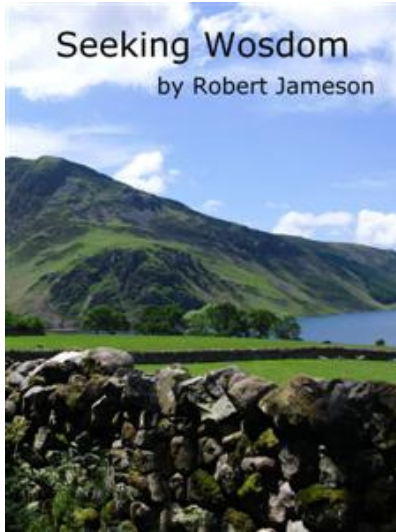


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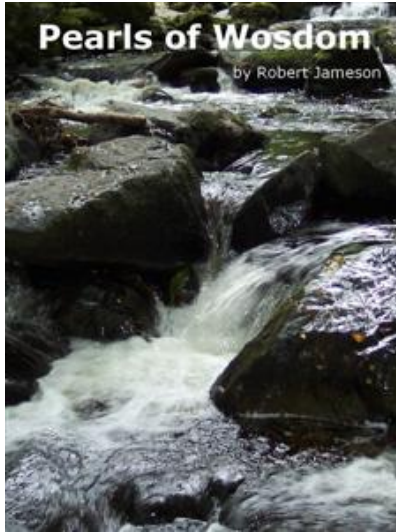


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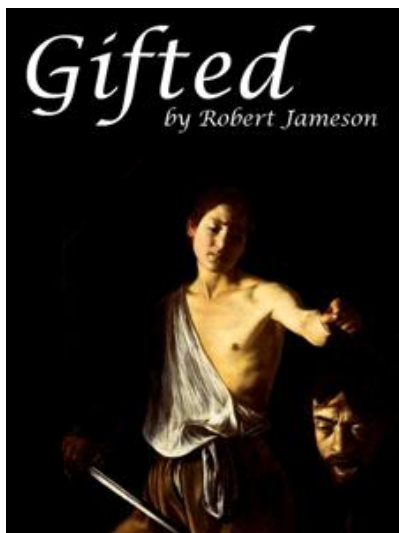


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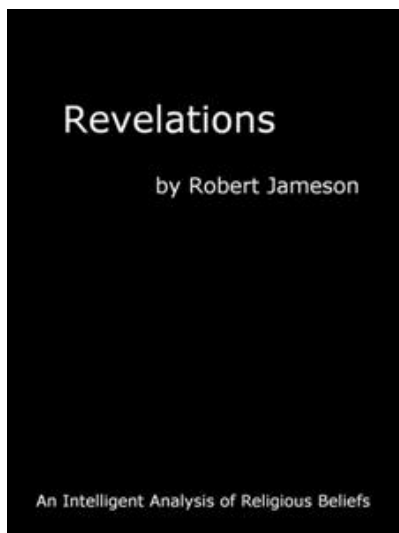
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