

CALCULATION N^o. 182325

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TITLE: ANATOMY OF AN ATROCITY

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CALCULATION:

This calculation is only called one for the sake of the continuity of the catalogue, no math is needed here, and the only requirements for understanding what the following narrative relates are: to be conscious and to pay attention. We are out of excuses and almost out of time.

NARRATIVE

As I write this, it is 12:01 a.m. of the 1st day of August, 2010. Only one minute into the month and it is already living up to the potential it has been announcing. It's been almost 30 months since the turn on January 18, 2008 and since then it has felt like a race towards hitting "rock bottom"; so much so, that you can see the expressions of "let it be over with already" on the faces of regular people... on the street...during the day...some of them are even sober.

My gut is telling me that it is time to crank it up a notch; yes, I said "my gut" – in one my own "calculations". It's not a contradiction, it's still the math: Occam 's razor, to be precise; with the simplest explanation being that I just know that it's time, so here it is: Truth; served the only way it should be: on a mirror.

We are not strangers to atrocity, not by a long shot. Our collective memory is riddled with the unmistakable stench left by our own atrocities, among them, the creation of social classes, the imposition of individual will, slavery, religion, government, totalitarian government, the concept of debt, of any kind, but primarily economic debt, self-deification, indifference and laziness. If we think hard enough, we can even remember some of the heroes of the atrocities committed by humans, which include; whoever it is was that first held "extra food" in his hands, the very first one of us who claimed to have met God, and all the ones who came after him, the first Royal Monarch and virtually every other one since, whoever it was to first "record" what it was that God said to the guy that met Him, whoever did this to Rama, Siddhartha Gautama, Jesus Christ, Mohammed and any others identified as human manifestations of God or as possessing information given directly from God "prophets", Emperor Constantine, Emperor Theodosius, Attila, Torquemada, Rasputin, Hitler, Stalin, Mussolini, Fidel Castro, Hugo Chavez and practically everyone else at present, whether they know it or not.

Before the dissent and the discussion which always and inevitably begin after any one of us lists anything, the dominant question of this calculation should be posed, namely: What is the specific definition of an atrocity? That single question simultaneously validates the importance and relevance of atrocities as part of the human experience and destroys any chance whatsoever of consensus on the question, given that we have hardly ever reached a consensus on anything.

In order to avoid that point in this very relevant calculation, I will write on the topic of human atrocities and their effect without including my personal opinion on the issue or any explanations which may be born only of opinion. While we can't write down one single definition of what an atrocity is, we can all recognize an atrocity if we should see one; it does not have to be learned. What is relevant is what can now be discussed as common knowledge; those aspects of atrocity which are pretty much established without argument. For example, it is considered a fact or a truth that an atrocity is a single act committed by one or more people to one or more other people. The plural atrocities can refer to the occurrence of a single atrocity which occurs simultaneously with other single atrocities concurrently or a series of single atrocities occurring over a period time from the same source. Science and semantics aside; no one will argue with the definition of an atrocity as being "shit that's really fucked up".

Given the relative consensus on this definition, we find ourselves back at the original question: What is the specific definition of an atrocity? It is in that question, and its true answer that the math is seen.

An atrocity is anything that any human considers to be atrocious. While the specific point at which an atrocity is born is relative, what is constant is that its intensity is measured by its distance from what is considered "normal" We start from "normal" and go "down" until whatever it is stops being normal and becomes atrocious. These relative start and end points are the reason why atrocities can't be captured or contained; they are begin as "normal" behavior and therefore the math is lost before it can be put together, because what exactly is considered "normal"? Our inability to reconcile the concept of "normal" is the root of the equation. Reconciling "normal" would require self-analysis, something that we're not very adept in either and which is why we exemplify atrocities as things done by "other" people.

At present, what is under scrutiny is the exemplification of "normal" behavior, as accepted publicly as the measure of atrocity, and present that for consideration. This scrutiny will be applied in the first person. I will do so with two simple examples of events which occurred to me, personally. No one else need be involved. You can then be the judge of things in your own perception; that is the point of this exercise.

First example:

In December of 2005, I owed a total of \$60,000.00 to 8 different credit card banks. In the 5 years since, I have paid those 8 banks a total of \$233,000.00 while using only an

additional \$4,000.00 during the same time. That's almost four times (400%) of the total debt. As of today; August 1st, 2010, my balance with those 8 different credit card banks is \$60,000.00 (not counting the ADDITIONAL interest of \$150,000.00, over and above the \$233,000.00 already paid, since this is not owed.) This is considered normal.

Example 2:

In spite of having paid the credit card companies from the first example 400% more than what they were owed, I have been classified as a severe credit risk, a severe delinquent, an abuser of credit and have been branded as socially unacceptable by virtue of my FICO score, (AKA combined credit score) which I think is somewhere in the neighborhood of 300. I don't know the exact number; it's irrelevant and illegal. In spite of being formally classified as "untouchable" by banks to other banks, two days ago, I was approved for a loan by a bank for the purchase of a new automobile.

The deal I was offered was as follows:

On a 2010 Ford Expedition with a sticker price of \$49,000.00, the salesman took \$9,000.00 right off the top and left it at \$40,000.00. The bank wanted a \$5,000.00 down payment and would finance the remaining \$35,000.00 over 72 months. The monthly payment for each of the 72 months would be \$1,088.00. The salesman informed me of this in a state of frenzied jubilation. You were approved! It's an almost-miracle! Wow! These were some of the expletives issued, together with the usual "You know, if I were you, I would take advantage of this opportunity RIGHT NOW, because it may not be here tomorrow." I know that we are all used to hearing these "pitches", but cross your heart and tell me that THIS TIME, it sounded insulting. I did the math (I wonder how many of us actually do. I imagine we are simply supposed to be overcome with awe at being approved) and it turns out that I would pay, over 6 years, a total of \$82,000.00 for that \$40,000.00 car. That's TWICE the price. That's indescribably absurd. Afterwards, I did what I would think is obvious, but apparently it is not, I said: "No, thank you. I just got the taste of BANK DICK out of my mouth a few days ago; I'm not exactly ready to get back on my knees again." That was met with a look on incredulity. In the 3 weeks that followed, I was offered 3 different varieties of the same "deal", each one reducing the total amount of interest to the point where the last offer was based on a total interest cost of \$150.00. There is no possible way to describe or analyze this dramatic difference without losing all sense of rationality, suffice to say that if the issuing bank was able to offer me last deal three weeks after the first one, they were able to offer it from the beginning, the magnitude of the atrocity becomes unspeakable (which it has been, until now.)

All of this is considered normal. Normal. I'm sympathetically told "Oh yeah, you got screwed by the credit card companies" by people who were actively being screwed themselves at that moment, because it's "normal". We're all supposed to get screwed, remember? There are also many who will read example #2 and say, "Oh, yes, that's the price one has to pay when you have bad credit." That's the price? That's normal?

In conclusion, the question is posed: Are the two situations described above examples of atrocities? You tell me.

We can do better.

Choose, don't excuse.