Greed and the Bloomsbury Group
How the Concept of Greed Impacted John Maynard Keynes and His Friends

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Abstract

In his essay “Economic Possibilities for Our Grandchildren” John Maynard Keynes calls greed a sin. This paper examines how Keynes came to have this belief as well as how it fit into his works. It concludes that Keynes came to be disgusted by the desire to maximize one’s own wealth through his experiences, psychological development, and influence from his friends in the Bloomsbury Group. Hatred for greed and its effects on people can be seen in much of his economic theory. Similar sentiments can be seen in the works of other members of the Bloomsbury Group.
Introductory economics teaches us that vigorous self-interest is necessary to keep the markets running smoothly. Only through the rational, single-minded desire to increase one’s own utility can Pareto optimality be reached. Belief in such a system is so ingrained into most people that they never stop to think that the desire to maximize one’s own wealth could ever be wrong. For this reason economist John Maynard Keynes’ essay “Economic Possibilities for Our Grandchildren” would surprise many. Rather than forgive avarice, Maynard condemns it. As he puts it, “the love of money is detestable” (BGR p. 134). Such a bold statement might make one wonder: how could a rational economist denounce greed? Maynard’s beliefs developed through his studying of philosophers of the period. His distrust for love of money went on to become incorporated into his economic theory. Moreover, evidence of Maynard’s influence on his colleagues in the Bloomsbury Group and their influence on his works can be seen in their writings. The Bloomsbury Group was an informal collection of British artists, writers, and philosophers. Many besides Maynard in the Bloomsbury Group went on to investigate the effects of greed and related topics in their literature and essays. They were convinced that the desire to increase one’s own wealth could prevent humans from reaching the imaginative life.

Maynard’s Philosophy and Development

Maynard believed he had a good idea in his head of what an ideal society should be like. At the heart of all his causes and writings was the desire to influence the world to be more like he thought it should be. However, Maynard did not bother to attempt to empathize with the lives of ordinary people. His vision of society was not significantly influenced by common experiences and observations. Instead, Maynard’s desire to improve the conditions of normal people stemmed from “the attitudes and experiences of his childhood and of Bloomsbury- in a strong
but more abstractly based moral commitment to remove stupidity, waste, and absurdities” (Moggridge p. 37). The Bloomsbury Group’s influence on Maynard’s desire for social reform shone through on whichever issues he chose to tackle. For example, when Maynard attempted to reform the Liberal party he focused on topics like the rights of women, birth control, and marriage laws. Maynard’s desire for a better world and his Bloomsbury ideals influenced all of his economic writings. Biographer D.E. Moggridge called Maynard’s works on economic theory “an extension of the man who delighted in the arts, good conversation, good books, close friendships-in the search for beauty and truth- and who rarely allowed the more mundane concerns of life to interfere with these more important matters” (Moggridge p. 169). When one reads Maynard’s works it is best to keep in mind that these were the priorities of the man behind the economic theories.

Nonetheless, while Maynard’s disgust for waste and Bloomsbury mentality can be seen as part of the rationale of his dislike of greed, it is not the full story. In 1902, Maynard was introduced to G.E. Moore’s *Principia Ethica* and immediately was influenced by it. G.E. Moore offered an alternative to the Benthamite view of utility and Maynard pounced on it. “We accepted Moore’s religion, so to speak, and discarded his morals,” Maynard later recalled (My Early Beliefs p. 52). G.E. Moore argued in *Principia Ethica* the importance of being in desirable states of mind, a concept the majority of the Bloomsbury group took to heart. However, this was not all that was in *Principia Ethica*. Moore also stated in his book that good was indefinable and a non-natural quality. As a result, “individuals had to possess a specifically non-sensory sort of insight into the essential nature of the world and be able to recognize such things as goodness” (Davis p. 13). If all humans possess the ability to immediately recognize good it is easy to conclude that human’s should be rational agents. Maynard took from Moore the beliefs that humans are rational and it is
acceptable not to have morals. With faith in self interested, sensible people and a disregard for morality, the young John Maynard Keynes would not have had a problem with an economic theory based on logical individuals maximizing their own wealth. Clearly Maynard had to develop his philosophy further before he could condemn greed.

In “My Early Beliefs” Maynard reflected harshly upon his past belief that human nature is reasonable. “I can see us as water-spiders, gracefully skimming as light and reasonable as air, the surface of the stream without any contact at all with the eddies and currents underneath,” reflected Maynard (My Early Beliefs p. 64). However, those studying Maynard have found little documentation of how his philosophy on human intuition changed. What is known is that fellow Cambridge philosopher Frank Ramsey’s criticisms of Maynard’s *Treatise on Probability*, which assumed that people are rational, had an effect on Maynard. Maynard took Ramsey’s remarks seriously and incorporated them into his philosophy. Maynard also began to distance himself from the Cambridge philosophy of Moore, Russell, and Wittgenstein (Davis p. 71). Maynard expressed his problems with Moore’s *Principia Ethica* in a series of essays including “Ethics in Relation to Conduct”, “Miscellanea Ethica”, “A Theory of Beauty”, and “Egoism”. It is uncertain precisely when Maynard came to the conclusion that there can be significant errors in individual judgment, but it is clear that he came to this conclusion.

In addition, Maynard’s experiences as a representative for the British Treasury might have influenced his philosophy. When World War I ended, Maynard traveled to the Versailles Conference to serve as an advisor for Britain. There he was horrified by precisely how much money in reparations was being demanded from the Germans. Maynard felt it would be in Britain’s best interests to limit Germany to little or no reparations and forgive all debts. However, Britain ignored Maynard and the Allies demanded an exorbitant amount of money.
When Germany couldn’t pay, France began a military occupation of Germany’s industrial Ruhr Valley. These events created bitterness that would contribute to World War II. Maynard chronicled the treaty in his book *Economic Consequences of the Peace*. The overzealous monetary demands at Versailles are more indicative of mankind’s desire for revenge than love of money. Still, they showed Maynard precisely how damaging demand for money could be. Moreover, Versailles might have been a rude awakening for Maynard as to how far humans can stray from acting in their own self interests. Between his philosophical studying and experiences with World War I, by the time Maynard wrote *A Tract on Monetary Reform* he had a strong disliking for avarice and he had cast aside his assumption that human nature is rational.

**Greed and Maynard’s Economic Theory**

In his essay, “Economic Possibilities for Our Grandchildren” Maynard chronicled his feeling of ambivalence towards avarice. In the essay he reveals what he views the long term goal of economic policy to be. Maynard defines the “economic problem” to be the inability to provide all humans with enough wealth to satisfy all of their absolute needs. If mankind can reach the point where all people are provided with the money to meet their absolute needs, its purpose will change. Mankind would then be able to indulge itself primarily with the “art of life itself”, and civilization as the Bloomsbury group saw it could be reached. Maynard saw people in this new society as able to recognize the love of money for what he felt it truly was, “a disgusting morbidity”. However, the only way the economic problem could be removed would be through the accumulation of capital. Without the desire to make more money, this would not be possible. Therefore, Maynard concluded that greed in the short term was a necessary evil. “Avarice and usury and precaution must be our gods for a little longer still,” lamented Maynard (BGR p. 134).
Essentially Maynard saw greed as both the problem and the solution. In order to reach a civilization where love of money is frowned upon, greed must be embraced in the short run. Keynes further established this point in his essays “Am I a Liberal” and “The End of Laissez-Faire”. In both essays he brought up his belief that the system of Laissez-Faire was suitable as a temporary solution, but not a permanent one.

Maynard might have viewed the current greed based capitalist system as a necessary evil, but this did not mean he agreed completely with everything about it. As already established, Maynard saw the goal of capital accumulation to be to remove the economic problem from all individuals. Therefore investment and advancement are only truly beneficial if they aid the lower class as well as those making the investments. Experience shows this is not always the case. In countries left strictly to Laissez-Faire often the gap between the rich and the poor often simply increases. People operating on greed will not necessarily better those around them. Moreover, in his book *The General Theory of Employment, Interest, and Money* Maynard brought up how sometimes in a capitalist system people might save too much of their money. This excessive savings has no positive contribution to the economy and leads to lower demand. For example, Maynard illustrated how in cases of extraordinary savings the marginal efficiency of capital might fall faster than the interest rate would. In this scenario, “the community with the smaller stock of capital may be able for the time being to enjoy a higher standard of life than the community with the larger stock” (The General Theory of Employment p. 219). In his correspondence with D.H. Robertson for advice on rewriting *A Tract on Monetary Reform*, the two discussed thoughts on the concept of “hoarding”, or as Maynard put it, “the person who keeps currency off the market” (The Collected Writings of John Maynard Keynes: Volume XIII p. 30). Here, Maynard’s hatred of avarice manifests itself in his economic theory. Through
hoarding people can let their love for money hurt the economy. *Laissez-Faire* might be an acceptable short-term strategy, but as long as greed remains there can still be problems within this system.

Maynard’s distaste for the greed based practice of hoarding influenced his thoughts on who should be affected the most by government policies such as taxation. It would be inaccurate to call Maynard a socialist. However, he did favor many government actions that favored the lower classes. In particular, Maynard thought it was important to keep the “*rentier*” class, the bond and loan holders, from possessing too much of a country’s wealth. For example, Maynard evaluated policies of inflation and deflation from the perspective of how they would affect the balance between the *rentier* class and the rest of the country. Deflation in Maynard’s eyes was consequently a terrible idea. Maynard wrote that deflation “involves a transference of wealth from the rest of the community to the *rentier* class and to all holders of titles of money… that is to say from traders, manufacturers, and farmers, to lenders, from the active to the inactive” (A Tract on Monetary Reform p. 118). In other words, Maynard disliked deflation because it gave money to the hoarders. Maynard frowned upon policy that would benefit the individuals where their love of money could have negative consequences on the economy.

On the other hand, just because Maynard disapproved absolutely of deflation does not mean he always was in favor of the opposite. From Maynard’s perspective, inflation is just another type of tax. Rather than take the money you have, the government is making the money you own less valuable. Therefore devaluing money through inflation is only wise if alternative methods of taxation would not be better. The benefit of devaluation is that it is “moderating the claims of the *rentier*, when the State’s contractual liabilities, fixed in terms of money, have reached an excessive proportion of the national income” (A Tract on Monetary Reform p. 54). However,
Maynard felt that currency depreciation put too much burden on people with small savings. Currency depreciation exclusively hurts those possessing fixed-interest bearing securities and can go as far as to help entrepreneur capitalists. Essentially Maynard wanted a method of taxation that would handle internal government debt by taking money from all hoarders. Inflation only affects the lower echelon of the wealth owning class.

Maynard found an alternative method to currency depreciation in the capital levy. Even before he had written *A Tract on Monetary Reform* Maynard had expressed interest in this method of taxation. In *Economic Consequences of the Peace* Maynard wrote, “As regards internal debt, I am one of those who believe that a capital levy for the extinction of debt is an absolute prerequisite of sound finance in every one of the European belligerent countries.” Years later when he wrote *A Tract on Monetary Reform* Maynard expanded upon this belief. A capital levy is a tax on capital collected once. The benefit of the capital levy to Maynard is that it does what currency deflation does not; tax the entire *rentier* class. Unfortunately, by the time he wrote *A Tract on Monetary Reform* Maynard had come to the conclusion that a large scale capital levy could never actually be implemented. The weakness of the capital levy is that it “provokes violent prejudice by coming into conflict with the deep instinct by which the love of money protects itself” (*A Tract on Monetary Reform* p. 55). Even though the capital levy benefits the small savers, it means the government will directly be taking their money. It is true they would suffer more from currency depreciation, but the process is less direct. When faced with a capital levy many would substitute completely out of savings. This could have a negative impact on capital accumulation. Maynard viewed greed as both the justification for implementing a capital levy and the reason it would fail. A capital levy would tax those who hoard, but their love of money would lead to an excessive reaction to the tax. By the time he wrote *Tract on Monetary Reform*
Reform Maynard had progressed far from his early philosophy of amorality and rational individual behavior. Maynard’s economic theory was heavily influenced by his hatred for greed and the unreasonable actions it led humans to take.

**Roger Fry and Clive Bell**

John Maynard Keynes did not come up with his ideas in a bubble. His economic theories both influenced and were inspired by his friends and acquaintances in the Bloomsbury group. To view how Maynard’s thoughts about how greed impacted the Bloomsbury group the most logical place to start is by examining Roger Fry. Of the primary members of the Bloomsbury group, Roger Fry probably thought the most like an economist after Maynard. It is known that Maynard and Roger were close friends and shared ideas with one another. What is harder to tell is how frequently Maynard was influencing Roger and how often it was the other way around. Either way, the similarities between how Maynard and Roger treated the markets are striking. Both men viewed market failings as chiefly caused by the demand side. They were skeptical about the market being capable of quickly finding equilibrium prices and believed in actual circumstances stocks and art are poorly valued for long periods of time. While Maynard addressed how many investors buy stocks just because they think they are undervalued and will become worth more in the eyes of others, Roger observed how the same phenomenon took place with speculators in the art market. Maynard and Roger focused on different markets, but their approaches were remarkably similar.

When Maynard wrote “Economic Possibilities for Our Grandchildren” he split needs into two groups. Maynard said there are needs which are absolute and needs which make us feel superior to other beings. Absolute needs can be met, but the other kind of needs are insatiable. Maynard’s *rentier* class under this definition must already have enough money to satisfy their absolute
needs which are independent of the welfare of other people. Therefore their desire to acquire further wealth must be seen as this insatiable desire to be superior to other people. This is almost identical to Roger’s description of how the demand side for the art market operates. In Roger’s essay, “Art and Commerce” he coined the word “opifact” to help himself describe demand in the art market. An opifact is “any object made by man not for direct use but for the gratification of those special feelings and desires, those various forms of ostentation” (Fry p. 7). Fry went on to state that opifacts are usually purchased to elevate one’s status in the eye’s of others and oneself. Roger was convinced that the demand for art would exist chiefly within the working class, middle class, and state. He classified a subsection of the middle class concerned with art as “snobbists”, those purchasing art out of a desire to be fashionable and increase their status. Roger’s snobbists have a strong connection to Maynard’s rentier class. Both groups are acting in response to their insatiable, greedy desire to increase their self worth.

Snobbists are not the only example of where Roger found greed impacting the art market. He was disgusted with many of the practices he found taking place. Roger believed the art market was filled with corruption. He disliked rings among dealers and complained of “the unholy alliance of officialism with dealerdom…means to crush people like me out of existence” (Goodwin p. 31). He was dismayed by artists who tried talking him into giving their works flattering reviews, and was upset by the commission based system where art consultants are paid more if they approve of larger amounts of purchases. Roger’s art market was as rife with self-interested greed as Maynard’s market was. However, like Maynard Roger resigned himself to accepting that most of this avarice existed. For example, Roger’s snobbists are similar in conception to the thoughts of art critic, John Ruskin. However, while Ruskin wanted to see an end to ostentatious demand, Roger accepted it. Roger took for granted that there will always be
snobbists. In fact, he went as far as to note their value to the art market. Roger felt that the snobbists were the only large group of art collectors increasing the demand for genuine new art. Until the number of true aesthetes grow, the snobbists are necessary to sustain the art market.

Maynard saw the love of money as a necessary evil until the economic problem is solved. Similarly, Roger viewed the desire to possess art as a status symbol as crucial to artists’ survival for the present time. Both men noted problems with current conditions and desired changes so that more people could reach the imaginative life. Nonetheless, they acknowledged that until circumstances change greed is here to stay.

Roger’s thoughts on how more people could reach the imaginative life were similar to Maynard’s. Like Maynard, Roger wanted to see a redistribution of wealth. For Maynard, this desire stemmed from an aspiration to increase consumption levels and make it so more people have enough leisure and security to enjoy art and the finer details of life. Likewise, “on the demand side the only hope for a strong and stable long-term demand for art, Fry believed, lay with a large, broadly educated, and art-buying middle class” (Goodwin, p. 49). Since the middle class contained almost all of the buyers of true art, increasing their numbers was paramount. Neither Roger nor Maynard wanted to see a small fraction of people hoarding all of the wealth in society.

Roger’s conception of how more people could reach the imaginative life through a redistribution of wealth was explored by Bloomsbury group member Clive Bell in his book *Civilization*. However, Clive’s vision of how society must be changed so more individuals can truly be civilized was more extreme than Roger’s. While Roger just wanted a larger middle class, Clive desired a “leisure class”. Clive wrote that this leisure class should have their wealth provided for by others who will give up a proportion of their earnings. This tax would provide
the leisure class with “all the necessities and some of the superfluities of life”. (Bell p. 147).

While Maynard thought more people could reach the imaginative life with just their absolute needs satisfied, Clive went further. To satisfy all of its demands, Clive’s leisure class had to be wealthier than the middle class. Maynard wanted to see more people rise beyond the lower class, but Clive intended to tax them to establish a cultured elite. Clive’s leisure class would likely expand the gap between the rich and the poor. Moreover, Clive wanted the leisure class always to feel complete security. Therefore the leisure class would have enough money saved to support their ability to purchase opifacts on whim regardless of current economic conditions. These savings are in sharp contrast to Maynard’s economic theory. Maynard felt that greed could be insatiable and the desire for relative needs could never be satisfied by improving an individual’s welfare. On the other hand, Clive’s system depended upon the leisure class never feeling the urge to increase its savings as Clive felt it must strictly stay away from the worries of business.

The contrasts between Civilization and Maynard’s writings are large. Meanwhile, Civilization can be seen as an extension of Roger’s beliefs. Clive incorporated into Civilization the sentiments that civilization can only be reached through aesthetic emotion and that current society is not conducive to genuine artists. Interestingly, both Maynard and Clive were good friends with and heavily influenced by Roger. Nonetheless, Maynard and Clive were not as close to each other as they were to Roger. In fact, there is evidence that Clive resented Maynard to some extent. This could be seen as an explanation of why Civilization shows little of Maynard’s influence. Even though Maynard and Roger were heavily influenced by each other, Clive was far more receptive to ideas that were unique to Roger. In this regard, Civilization can be seen as Clive’s attempt to include Roger’s core beliefs while ignoring Maynard’s theories on greed, savings, and market demand.
Greed in Bloomsbury Fiction

Common themes among Bloomsbury Group members could be seen in all types of their works. Therefore it should be no surprise that Maynard’s condemnation of greed manifested itself in Bloomsbury literature along with Bloomsbury inspections of market demand. In particular the fiction of Edward Morgan Forster showed a strong dislike for avarice. One example of this is Morgan’s short story, “The Other Side of the Hedge”. In this story the protagonist is driven by an unceasing desire for progress and advancement. He understands nothing but pressing himself further and competitions such as races. His needs therefore can all be seen as relative. Meanwhile, on the other side of the hedge the people represent those who have reached the imaginative life. Their absolute needs met, they live life to the fullest and carefree. In “Economic Possibilities for Our Grandchildren” Maynard discusses how even after the economic problem has been solved some people will continue to concern themselves only with relative needs and furthering their wealth. However, the rest of society will not respect them for this. The protagonist in “The Other Side of the Hedge” similarly desires only to return to his road of progress, but the other people do not envy his journey or advancement. The protagonist himself brings up a question which might have affected Maynard’s work. “The road sometimes doubles, to be sure, but that is part of our discipline,” the protagonist says. “Who can doubt that its general tendency is onward?” (Forster p. 45). If one replaces advancement upon the road with capital accumulation the short story appears analogous to Maynard’s beliefs. The benefit of capital accumulation lies in its ability to better the economic condition of society as a whole. If this society has already met its absolute needs and individuals are only investing further for self-advancement then these savings are useless.
“The Other Side of the Hedge” was not the only short story by Morgan dealing with greed. Morgan’s short story “Other Kingdom” dealt with the similar issue of hoarding. However, the hoarding involves a fiancé instead of money. The wealthy Harcourt Worters treated his bride-to-be too much like a possession. “In time Evelyn will repay me a thousandfold,” Mr. Worters bragged to his mother (Forster p. 87). Mr. Worters was treating his fiancé the way Morgan and Roger observed speculators treat stocks and undervalued art. They look for the goods they can acquire cheap and if their value goes up they get a sense of superiority for being able to detect their worth in the first place. Like Maynard said people hoard money, Mr. Worters hoarded Miss Beaumont. He built a fence around his property to lock her in and cast off Ford when he caught him coveting her. “Fence me out as much as you like!” cried Miss Beaumont. “But never in… I must be on the outside, I must be where anyone can reach me.” (Morgan p. 96). Miss Beaumont put up with Mr. Worter’s behavior until he declared that she was “mine to eternity”. Upon hearing this she immediately left him for good. Both of Morgan’s short stories were written well before much of Maynard’s economic theory had developed. It is possible these short stories went on to influence his work.

The hoarding of a lover might seem like an odd theme, but “Other Kingdom” was not the only Bloomsbury tale that contained it. David “Bunny” Garnett’s Lady Into Fox dealt with the same issue. When Mr. Tebrick’s wife turns into a fox, his immediate, irrational reaction is to hide her from the world. Throughout the story Mr. Tebrick goes to great lengths and elaborate lies to hide his wife and her condition from the world. Most of Mr. Tebrick’s lies and attempts to keep his wife to himself backfire on him. Had he attempted to show others his wife’s condition early in the novel while she understood English, people might have believed him, taken pity, and forbid fox hunting around his property. Instead, his reputation deteriorates and like Miss Beaumont his
wife begins to resent him for locking her on the premises. It is not until Mr. Tebrick releases his wife and accepts that she is no longer his that he gains the ability to be happy. Towards the end of the story his wife’s uncle comes to visit him. “I ought to tell you that she has changed her shape,” Mr. Tebrick happily tells him. “She is a fox”. (Garnett p. 79). Keeping the secret and his wife to himself no longer important, Mr. Tebrick gains the ability to move on and live a productive life.

A more serious example of hoarding and greed can be seen in Leonard Woolf’s short story “Pearls and Swine”. In this story a man shares his experiences working as a government official in India. In particular, he discusses how the government ran a pearl fishery and he had to supervise it. At the fishery oysters were dug up in the hopes that they contained pearls inside. Divers would dig up the oysters, but the British government kept two thirds. The rest of the oysters were cast onto the sand and left to rot in the hopes that they had have pearls in them. Leonard describes the results of this practice in great detail. The rotting oysters brought with them a retched stench. There were millions of flies and maggots and consequently this led to disease. People would “die of plague or cholera, like flies all over the place, under the trees, in the boats, outside the little door of his own little hut” (BGR p. 34). As previously mentioned, Maynard acknowledged that once savings reach a certain point further savings can go as far as to have a negative impact on society. Additionally, the Bloomsbury group was opposed to excessive waste. “Pearls and Swine” drives these themes home. If the natives were allowed to eat the oysters as long as they left the pearls the flies would not have come. Furthermore, if just some of the revenue obtained from the pearls and oysters went towards modernizing the fishery operation and providing healthcare services in the area countless lives could have been saved. Instead, the British government cared only for making as much money as possible from the
operation, even if hurt the welfare of their agents in the area and the natives they claimed they wanted to improve.

The theme of greed was expanded upon with the character White. White was driven to the pearl fishery by the appeal of “dealing in pearls”. He spoke constantly of the money India could be making the British government and himself. “He talked a great deal about the hidden wealth of India and exploitation. He knew places where there was gold – workable too- only one wanted a little capital,” wrote Leonard (BGR p. 37). White’s desire to make money out of the pearl fishery led to his eventual death. White died slowly, fearful, and screaming the entire time.

Leonard then described the passing of a working Arab to offer a contrast. “The dead man had lived, had worked, had died. He had died working, without suffering, as men should desire to die.” (BGR p. 42). The Arab men with their dead comrade then traveled away, all of them, including the deceased, with dignity. Maynard believed the desire to amass large quantities of wealth stemmed from the desire to appear better relatively than other people. “Pearls and Swine” was a tale of how in reality those without lust for riches can actually come off as superior.

Conclusions

Not all those who have studied John Maynard Keynes have been certain of what to make of his speech condemning greed and imagining a future where it is not necessary in “Economic Possibilities for Our Grandchildren”. For example, after quoting this segment in “Economic Possibilities for Our Grandchildren” biographer D.E. Moggridge went on to say, “Perhaps Keynes was naïve, or at least too much the philosopher king, in these expectations of changing the system.” (Moggridge p. 168). If Maynard’s belief was naïve then so was his economic theory. Hatred for avarice can be seen as one of the core beliefs composing Maynard’s economic theories. Furthermore, extensions of this sentiment can be seen in writings by many other
members of the Bloomsbury Group. Due to how quickly ideas passed through the Bloomsbury Group it is difficult to tell where the disapproval of greed originated. Regardless of who came up with it, it led to a theme prevalent in much of the Bloomsbury Group’s literature and essays. Greed might be beneficial for achieving progress in the markets, but it is a barrier to the more important task of reaching the imaginative life.
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