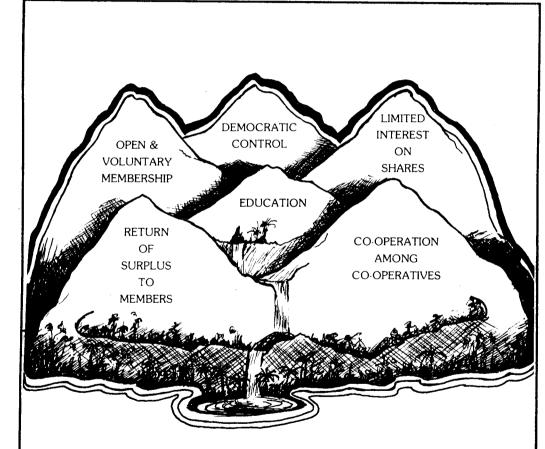
Maleny Co-operatives A QUARTERLY REVIEW

Volume 1, Issue 3

3rdQuarter 1990



THE INTERNATIONAL CO-OPERATIVE PRINCIPLES

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EDITORIAL

our front cover for this issue illustrates the "Six Principles of Co-operation". This combined newsletter is a splendid manifestation of the sixth of these - co-operation of Co-ops. Following our request for a wider representation of Co-ops on the editorial committee, serveral new faces joined the working party, generating new energy for this issue.

Co-operation amongst Co-ops is also apparent on a broader front. A Council of Community Co-ops has been formed, with broad representation from all community co-op sectors (housing, retail, community settlement co-ops etc.) Next meeting will be held at the WEB, Agnew St, Norman Park in Brisbane on Saturday, 28th July at 1:30 pm.

Finally there was some feedback on Wastebusters' "Who's Green in Maleny?" article from businesses whose green efforts were not mentioned. Wastebusters intend to produce an update in the next issue, and would appreciate contact from any business that would like to be included. Please leave your name and phone number at the Resource Room in the Credit Union building for the attention of Jenny Law.

The Maleny Co-operative Review is published quarterly by a committee comprised of representatives of the Co-ops. EditorialCommittee members are: Janel Skrandies, Peter Pamment, Jill Jordan, Janel Tilden, Jenny Law, Lesley McClure, Denise Soya, John Lamb, Meg Barrett. Thanks to: Andru Martin, Julie Dahlenburg

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Economic Power and Superannuation

Peter Pamment

NE of the key issues in our society is economic power. It is a sad fact of our western economic system that "money is power". The power of the individual, workers, communities etc. come in a poor second. One of the ways to help overcome this, is for individuals and communities to take financial responsibility for their money and not to give it away to others to do with as they like. This was one of the motives behind the founding of our Community Credit Union.

In recent years the Federal Government has felt the lack of economic power that Australia has on the international scene, and has initiated schemes to counter this. One such idea is National Superannuation. This scheme has two objectives, first to generate a pool of national savings, and second to give financial security to the aging Australian population. While we may applaud both these concepts, the method of implementing them is questionable.

The Government has done "deals" with the trade unions to enable trade-off of wage rises for "compulsory" employer contributed superannuation. It has also given very generous taxation concessions to people who pay voluntary contributions into superannuation funds. Thus people are being compelled or enticed to give their economic power to the big financial institutes, where they have very little say in

how the money is used and where the only investment strategy is maximising profits and greed.

Some trade unions and other groups have started their own superannuation funds to retain control over their own monies and to direct investment to certain areas. Your local Maleny Credit Union has also seen the need for a superannuation fund for its members and has been negotiating over the past few months for the establishment of a superannuation fund.

From this June the Maleny Credit Union will offer a new service to Credit Union Members. The Credit Unions Directed Superannuation Fund is an approved fund managed by the Credit Union in co-operation with ethical investment advisor Tony Lillicrap, and with the wholly Australian



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owned and independent National Benefits Nominees Pty. Ltd. as Trustee and Administrator. The Superannuation Fund is the first such "ethical" fund in Australia and another first for Maleny.

The Superannuation Fund is similar to standard funds and will offer a service to individuals, self-employed persons and group cover for both employers and their employees. Contributions can be award employer contributions and/or voluntary contributions. Competitive additional life and/or permanent disablement insurance can also be arranged. The service is designed for all groups of people from low income earners to professionals, by offering very flexible contributions and investment schedules.

The fund is controlled by a board of governors who make all policy decisions and appoint the trustee and any investment managers. Half of these governors must be members of the Superannuation Fund and the initial governors will be Tony Lillicrap and the directors of your Credit Union. It will be a policy of the board that in the initial years they will endeavour that investment funds stay in the local community and be used by the Credit Union to support loans to both local individuals and local enterprise projects.

With the aging Australian population and the move towards superannuation for all workers, it is estimated that by the turn of the century there will be over 200 billion dollars in superannuation funds. This is a huge amount of money and economic power. It is possible that ethical funds such as ours and other ethical union funds can control a percentage of this. These funds can be used to support ethical businesses such as recycling and forestry, and in the longer term even be used to buy shareholdings in companies so as to influence their attitudes to the environment etc.

The Credit Union Superannuation Fund is a truly exciting step forward for our local economy. The fund will service the needs of

people wishing to save guard a secure future for themselves and take advantage of the generous taxation concessions associated with superannuation. While at the same time knowing that their money is being used for a purpose that they approve of, and that they can also have a say in its' use by being a member of our Credit Union and having input into Credit Union policy.



Do You Want Additional Services From Your Credit Union?

♦ Jill Jordan

THE credit union's publicity sub-committee has been revamping its brochures, and is also looking at the possibility of providing new services to members. The first of these exciting services to come on line is the Superannuation Fund (see article this issue), and we are currently considering several more. Before providing additional member services, we thought it best to canvass you, the members, to see whether you would use these services if they were introduced. Thus, when you do business with the Credit Union in the near future, you will be given a survey form to fill in asking you about your need for various additional services. You will also be asked to give feed-back on current services provided. Please fill it in and leave at/return to the Credit Union.

We have had quite a few of our members ask us about the possibility of personal cheque accounts through the Credit Union, and, much as we would like to oblige (for your sake and ours), we have been warned off the provision of this service by credit unions who do provide this service. They tell us that, because all cheques have to be cleared through a bank, the fees that the banks charge to do this means members pay exorbitant rates on their cheque accounts.

Most of the credit unions who have provided this service say they rue the day they took it on board! The services we are considering are:

- ☐ Target Savings Accounts:- this is an account which attracts a higher interest than a normal savings account. However, when you open this account, you specify your "target" the amount you aim to save and cannot withdraw your money without dropping interest until you reach this target.
- ☐ Cheque-a-Month Account:- this account is for members who have a term deposit with the Credit Union, and who wish to receive their interest from this investment on a monthly basis. For the privilege of receiving this service, the member would forfeit maybe half a percent in interest per annum on their investment.
- □ additional information on making a loan application:- for those members who are unsure as to the process involved in applying for a loan, a brochure on this topic may make this a less formidable task.

The survey also asks members if they have any other services they wish the credit union to provide, and asks for feed-back on current services. We'll give YOU feedback on results in the next joint newsletter.



They chop down 100ft trees
To make chairs
I bought one
I am six-foot one inch
When I sit in the chair
I'm four foot two
Did they really chop down
A 100ft tree
To make me look shorter?
Spike Milligan



More on the Housing Co-op

Some interest has been shown in the area reguarding a Housing Co-op but many people were unsure of the origins of the bulk of the finance required to start the project.

In most instances, the main start-up finance comes in a non-repayable loan from the Queensland Housing Commission (Q.H.C.) this is secured via a caveat. If that particular property is sold at some future time the Q.H.C. require the refund of their loan to cancel the caveat. It doesn't affect any other property the co-op may subsequently buy.

To fullfill the remainder of start-up finance, other participants in the co-op often contribute amounts close to that required for an individuals' house loan. These amounts are pooled with the Q.H.C. offering to make the initial purchase. This becomes a long standing commitment on the part of the investor.

Contact Clarissa Townsend on 942341.

Is your head full of visions of better things for your land? Visions that never quite become reality?



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Contact Dean on 944922 BH or 942661 AH



The Enterprise Centre Maleny

♦ Bob Sample, Enterprise Centre Manager

THE concepts of shared workspace and small business incubators are slowly spreading through the Australian business community. Federal, state and local governments are aware of the need to assist small businesses, particularly during the start-up and establishment phases.

The failure rate of small businesses during the first three years is extremely high. Yet overseas experience suggests that with limited financial, and considerable management support during the startup and establishment phases, the failure rate can be significantly reduced.

It is also recognised that in an age where long-term unemployment is a very real prospect for many people, self-employment can be a realistic alternative. However for most persons in this situation, technical, trade or craft skills are not matched by business skills and experience.

At a community level there is an increasing understanding of the benefits of buying locally-produced goods and services — "What goes around, comes around". Instead of money being paid to large business organisations based and owned in Brisbane, Sydney and Melbourne, it stays within the local community and continues to circulate.

With these factors in mind, the Malenybased Caloundra Enterprise Development Agency (C.E.D.A.) initiated a study to assess the need for shared and serviced workspace. This study identified the needs of many existing and potential small business owner/operators and the likely benefits to the Maleny community.

In 1989 the C.E.D.A. group received a grant from the Queensland Government for The Enterprise Centre Maleny project. As a short-term strategy, premises were leased at Beechwood Place, 45 Maple Street, pending the lease and redevelopment of Queensco Foods old butter factory building. The Beechwood Place premises are providing shared office space for small businesses and community groups, most of them in their start-up phase.

The "Butter Factory" redevelopment will soon begin. Although the cost will be considerable, the end result will be a high quality commercial building able to accommodate approximately twenty small businesses. The majority of work areas will be fully enclosed so that activities can cover a wide range from light industrial to food processing, business servicing, computer programming, leather work and other craft.

The tenants businesses will be serviced with reception, wordprocessing, photocopying, facsimile, bookkeeping and telephone answering. A small community group will be formed by the centre manager to provide business management support and advice. In fact the small businesses will enjoy facilities taken for granted in large businesses, but rarely available at an affordable cost to owner/operators.

The project has now reached the stage where more detailed planning for the Butter Factory is required. It is intended that such planning will be user-orientated so that owner/operators requiring space urgently can be accommodated as soon as possible.

Already several persons have indicated that they wish to rent areas in the Enterprise Centre.

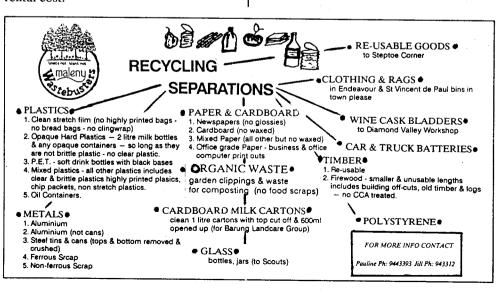
Of course the cost of repairs and reconstruction will be considerable, and funding for this is not yet secure; however, the project would appear to be sure of sufficient support to have work commence as soon as Queensco Foods vacate the building.

Overseas and Australian experience has shown that strong community support is required to successfully initiate shared workspace enterprise centres. In Queensland there are seven shared workspace projects either operational or planned. Almost all of these are sponsored or strongly supported by the local government authority. In the case of the three operational units at Ipswich, Toowoomba and Atherton the local authority has provided a quality building at low or no rental cost.

Of course in Maleny the availability of a suitable building is limited and it is fortunate that the old butter factory is available for lease. While it is hoped that the Caloundra City Council will assist the project in some way, the majority of community support will come from the people of Maleny and district. Such community support is a prerequisite of both state and federal governments when they consider an application for funding assistance.

Already the Maleny project has received pledges of assistance from local people by way of professional services, skilled and unskilled work and materials. The transformation of the disused and deteriorating Butter Factory into a quality commercial building, housing previously unemployed owner/operators is a major project, but one worthy of the effort needed to make it a success.

The Maleny plateau area is developing rapidly and attracting a diversity of people from many areas of Australia. People with varied skills and experience are coming together in a way which is causing the area to be at the leading edge in many social and economic changes. The Butter Factory project is one more part of this change.





The Economic Viability of Co-operatives (Part I)

♦ Jan Tilden

To begin, I think it is important to distinguish between economic viability, and economic sustainability. Then I want to take a brief look at co-ops in both contexts. Next, I want to critically examine the criteria of economic viability under which we operate, and suggest new ones that we can move towards. Finally, I want to look at factors that inhibit our viability in the present economic environment.

The term "economic viability", then, refers to our short term survival in the mainstream economy with which we must interact, both in our day to day lives as individual members of co-ops, and in the business activities of our co-ops as corporate entities. "Economic sustainability", on the other hand, refers to the survival, not only of co-ops, but of all businesses, and humankind in general, in the natural economy imposed on us by the finite nature of the earth's resources.

I am suggesting that the mainstream economy, as it presently operates, is not sustainable. It continually creates environmental and social debts, and is currently very much in the red. Still, co-ops (and their members) being in the minority at least for the present, are forced to participate and survive within this economy based on nonsustainable, growth oriented assumptions. Hopefully, we may also be an important force in changing this situation.



Co-ops and economic sustainability:

Is there anything inherent in the cooperative structure which makes us more sustainable than other kinds of businesses? I believe that there is, and so far I have identified two factors which make this so. The first is our orientation to profit. (I'm aware that my comments under this heading may only be applicable to consumers co-ops.) The second lies in the principle of co-operation among co-operatives, which to a certain extent insures that we keep things local.

The mainstream economy is competitive - businesses compete with each other to supply a demand for goods or services, each with the aim of making the highest possible profit. The thing which keeps profit margins in check is the competition from others. The overall profit available to be made can be increased by creating artificial demands for goods and services through clever advertising. In the event of a short-fall in local materials or labour to supply such demands, these can be obtained (imported) from far away. In the process we lose touch with the impact of our economy on the social and physical environment. We do not actually see desertification and third-world poverty, so it is easy to ignore the links between our consumer goods and someone else's misery. Added to this is the problem that the accumulation of wealth is regarded as a sign of success and is seen by many as a virtue a just reward for hard work. Such is the nature of an economy based on competition.

Co-operation, on the other hand, implies groups of people working together in a democratic way to supply a need. The primary aim is to fill this need, not to make a profit. Within consumers co-ops, a rational incentive exists to keep profit margins in check - if prices go up, it is the members of the co-op, the owners of the business, who pay. The tendency, therefore, is to generate just the amount of surplus needed to pay the workers for their time and keep the business going. Furthermore, co-operation among co-operatives (the sixth principle of co-operation) dictates that we do not compete with our neighbours to take over their share of the market. We confine our activities to supplying the needs of our own locality. To some extent this keeps us in touch with our environmental impact. The incentive to create artificial demands exists only where the co-op economy interfaces with, and therefore must compete with the mainstream economy. And compete we can, but I suggest only by creating tension with some of our co-operative principles.

In addition to such rational factors as operate to keep co-ops more sustainable, we tend to take on environmental and social issues beyond those necessarily imposed on us when we adopt the co-op structure. Perhaps this is because the desire to give co-ops a go springs from the same source as the desire to heal the earth and to treat its people more gently and fairly.

Co-ops and economic viability:

If our present mainstream economy is indeed non-sustainable, in what sense, and to what purpose do we seek to make co-ops economically viable within it? While our aim might be to change the system, hope-

fully to make it more sustainable, the fact remains that as a minority seeking to meet certain life needs in a co-operative way, we are forced to operate to a certain extent within the mainstream framework. To that extent, the criteria of viability of that system are imposed upon us. What are these criteria? The most obvious starting point is that we cannot afford to operate at a loss. At minimum, we must cover the costs of all raw materials that we cannot somehow generate for ourselves, be they seedlings and hay, or food for resale to members, or transport, or whatever. Then comes the question of renumeration for the time put into working for the co-op. This is especially important if some people are working harder and/or taking more responsibility than others. This brings me to the issue of award wages.

The concept of award wages is tailored to an economy where some people own the means of production and others work for the owners. Co-operative businesses do not fit neatly into this either/or scheme. I will use the Maple Street Co-op as an example. Looking at it from one point of view, the co-op, in the process of meeting the needs of its members for wholesome, reasonably priced food has generated many hours of award wage employment where formerly none existed. The conditions of work are not bad. There is a high degree of worker self-management and job security, and it is local - local employment is not easy to come by in Maleny. The workers are all members of the co-op, and to the extent that they have a sense of owning the business, their position can be likened to that of small business people. Unfortunately, these hours still do not cover all the work that has to be done to keep the shop running. (The reasons for this will be examined later.) The short-fall is made up by voluntary work from paid workers and from members. As the business grows, and the number of coop members increases, the ratio of active members to inactive decreases, and so does

the feeling among the workers that it is their business. Co-op work becomes more like wage employment, and the issue of fair pay for work done becomes critical.

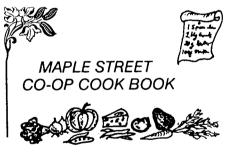
So the question arises - if members and workers still do voluntary work to keep things going, in what sense do we claim to be economically viable?

This article is the first half of a paper presented at the Co-op Education Weekend which was held at Mudjimba on the 31st March and 1st April this year. Part II will be printed in the next Quarterly Review. This will include sections on "Towards a new definition of viability" and "Barriers to Co-op Viability", and conclusion.



Recipes Needed

A great no-cost-to-you way to help Maple Street Co-Operative get its' new premises is to contribute your favourite recipe to the



Proceeds from the book go towards the Building Fund. So bring in all your favourite recipes featuring Co-Op. produce, leave it with the staff and let's provide -

- better food
- · better business for your Co-Op
- a home for Maple Street Co-Operative.



MAPLE STREET CO-OP BUILDING FUND

With the rapid changes going on in Maleny we have decided it's time for Maple Street Co-Op to buy its own premises.

Great Idea!

Keeps costs down and we can expand our services.

But How Can We Afford It?

As a non-profit co-operative we don't have a pool of funds to draw on, so . . .

Let's All Pull Together Again!

As a co-operative we have 400 members. That's a lot of positive energy if we decide to do something.

How Much Do We Need?

The Board of Directors have identified a number of potential sites and our current estimates for land and building to move into is:-

\$200,000

Given the way real estate prices are climbing, we need to do this...

By July 1991

There appears to be 2 ways to do this – BY:

- ☐ Loans & Donations from MEMBERS;
- ☐ Fund raising ACTIVITIES.

Pledge It!

Pledge forms and an invitation to join our "100 Club" are now available at the Co-Op Store. There's one for each member so please help our busy staff by asking for yours next time you're in the shop.





MOUNTAIN FARE CO-OPERATIVE

Catering

♦ Karen Syrmis

HE last few weeks have seen the women of Mountain Fare extremely busy. There are always meetings and appointments to keep, bookwork, buying and cooking to do. Mountain Fare has catered for a number of recent events including the Maple Street Coop Dinner, Sirocco, three conferences (one with three hundred meals to prepare) and of course the Maleny Show. We saw the latter as a real coup as it is the first time in its fifty-three year history that the Show has catered specifically for vegetarians. The entire Mountain Fare stock was sold out by 5.00 p.m. on the first day - which goes to prove once again that people are looking for healthier food at such events. A choice between greasy chips or a steak sandwich on white bread is no choice at all!

Reshuffle...reshuffle. We thank Mountain Fairy Sandy Steindl for offering to cook with 'Food for Friends' while Lyn Blunt puts much-needed time and energy into the catering. We also thank Lyn for her dedicated work in the last year setting up the frozen food business 'Food for Friends'. You may have noticed that our frozen food packaging changes from time to time. We found that distributors' requirements were at variance with our own ethics on environmentally sound packaging. Now we are using cardboard and polypropylene bags. Our lasagna package is still doubtful as ecologically sound packaging is limited.

A recipe book is in the offing so if you have any exciting vegetarian recipes you'd like to share, they can be left at C.E.D.A. marked 'Attention Food for Friends'. Yours in healthy, clean food.

Bridge Creek Gardeners Group

a perspective

♦ Jan Tilden

TO me it feels that the Bridge Creek Gardeners' group has entered a new phase, and because I'm the type who likes to analyse my experiences in co-operatives, I have decided to share my ideas on where we are, how we got there, and where we might

be going.

We began as a group of enthusiastic women with a connection of place - all residents of Bridge Creek Valley. Our venture into commercial herb growing crystallized out of our involvement with Mountain Fare, the fact that we all had arable land at our disposal, and our desire to cement closer relationships among an interesting and fairly like-minded group of neighbours. From the beginning we had differing goals, expectations, and degrees of commitment, and these were discussed at our first meeting. Some were mainly interested in the social connection, while others saw the venture as a potential source of income. Others were keen to see the "agricultural" wing of Mountain Fare boosted. Those who already had satisfactory paid work were clear about their time limitations, but at least half of the group members were underemployed money-wise at the time (although definitely not underbusy!) The one thing that we all agreed about was that it felt good for the valley women to be working on a joint project. Energy was high in that sense.

Frogs' Hollow was chosen as the site for

the first garden because it offered the advantage of an existing plot with dam water and a half-made fence which was not being used, for the time being, by the residents of the Hollow. The initial outlay was thus minimized. A friendly loan paid for compost and hay for no-dig gardens and for herb seedlings. Our enthusiasm carried us through finishing the fence, planning and making nine beds with sawdust paths between and a border of comfrey and lemongrass. The existing water supply would not support any waste of water, and upgrading would have been expensive, so we initiated a hand watering roster for dry times. Initially we planned to expand onto other land once the Frogs' Hollow plot was established - but things have not worked out that way. In fact we have contracted. There are very few of us actively involved at the time of writing and even the nine beds we made are not being fully used. Some of those who needed more paid work have since found it - but not in the Bridge Creek garden, and of course our commitments to our new jobs leave us less time for growing and marketing herbs. So - from a position of curiosity and what we may learn, rather than from one of guilt or blame I ask myself - how have we ended up with something so different from what we planned?

To attempt an explanation I want to look at a network of inter-related factors, beginning with marketing problems. At one stage we reached a point where we had two beds of basil ready for harvest, parsley and chives on the way, and nowhere to sell any of it. At the time, the market was oversupplied with these herbs in fresh form. Furthermore, while we had plenty from the home garden point of view, as a commercial crop it didn't amount to all that much. If nine beds of fresh herbs could produce any sort of satisfactory return for ten people then every farmer in Qld. would want to be growing them! This represented a crisis for the people who needed some sort of reasonable remuneration for their

efforts. When it came to dealing with the basil we had the choice of preserving it, or turning it into something else (eg. pesto sauce). While the latter would probably have been the best choice from the profitmaking point of view, this required an outlay of more money for other ingredients and packaging. At this point undercapitalization became an obvious factor. Most likely we could have raised another loan to pay for these things - but paying off loans means taking risks and possibly postponing payment for effort to an unsupportable degree. The people who needed paid employment needed it straight away. so they had to look elsewhere. Meanwhile, we decided to preserve the basil using the labour-intensive and low-capital method of blanching and freezing. The best time I ever had with the Bridge Creek Gardeners was the day we harvested and processed this basil. An interesting observation comes from this experience - those involved were more than happy (so it seemed to me) to co-operate with our labour, even knowing that we were not likely to realize a fair return on the work we put in on that day. We were not, for whatever reason. prepared to take a co-operative risk of outlaying yet more money.

Under-capitalization was also a problem with the watering system. We could have purchased a pump to get water from the creek. Instead we chose to hand water. In practice this involved each woman committing herself to one or more time slots of about an hour, morning or evening, every week (unless it rained). How I looked forward to the rain! One or two hours might not seem like much, but the regularity of it became a problem. It takes a certain kind of commitment - a farmer's commitment if you like - to maintain this regularity. The difficulty is greatly compounded if travel is involved, even if it is just down the road. Then again, if you are in it for the social contact, as some of us were, solo gardening is not satisfactory. Working bees are better.

but by then those of us who needed money were beginning to find employment elsewhere and were no longer available for regular working bees. Our differing goals and expectations which seemed okay in the beginning lead to problems of organization. Which brings me to the issue of meetings. My recollection is that several of our group were loathe to commit themselves to yet more meetings - but meetings were necessary to co-ordinate our efforts since no one individual had the overall responsibility for organization. As other more pressing commitments drew us away there was less and less energy for organizing. People were happy to be organized, and organizers emerged willy-nilly from the perceived need to keep things going, but I doubt whether any of us as individuals would have chosen this as a role. I certainly don't remember hearing anyone say "I'm interested because I like organizing things", in fact I believe some people said that they didn't want a major organizing role. I think that those who took it on from necessity lost energy because it wasn't really what they wanted to do.

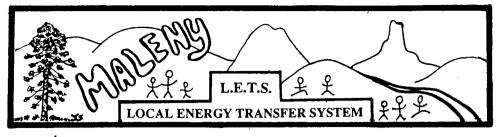
So where are we now? We have established some local markets for our fresh herbs. The return is not good because the scale is too small, but we have gained the experience of finding these markets and a modicum of credibility as suppliers. I think it is worth keeping this up if possible. There are potential opportunities for selling our freezer full of basil now that this herb is out of season. Again the return will not be good, but it will be something and it all contributes to paying off our loan. We have just begun to dry some lemon grass which will sell in the co-op as tea. One of the biggest things we have gained is experience. We can now be much clearer about the areas in which we enjoy co-operating and those in which co-operation takes more energy than we have at the moment. We could restructure so as to take advantage of

our strengths and overcome our weak-nesses.

Here is my suggestion for one way this could happen...

Any member of the group who is interested in doing so could set up a garden on her own land. This eliminates the problem of travelling to fulfill commitments. It also helps to some degree with the problem of organizing group efforts, since each gardener would then be responsible for arranging working bees in her plot, including making sure all the necessary materials are available. While this decentralization means duplication of effort with things that need regular commitment (such as watering and weeding) it seems to me that the energy trade-off favours duplication in this instance. Our enthusiasm to work together could be put to good use with the irregular labour intensive activities such as sowing. harvesting, and processing - areas in which we enjoy co-operating. We could continue to use markets we have established, maintaining the Mountain Fare label, and our commitment to that organization. This decentralized base gives us the opportunity to start small and grow gradually. As well. it allows for diversification and specialization of interests. Each woman may experiment with new ideas and share her experiences with others. I see this as a "cottage industry" model - sooner or later we will discover what is economically viable and what is not worth the effort. In the process we will minimize the financial risk and still take advantage of our manifest willingness to co-operate in some areas.

Epilogue: The above article gave rise to a meeting of the Bridge Creek Gardeners' group in which many of the issues outlined above were discussed. Other possible reasons for our present position were also suggested. Unfortunately time does not permit the writing of an article which adequately reflects the experience of all group members, so this article should be taken as my personal view.



The Bartered Bride (part II)

Reprinted from "The Bulletin" Alan Kershaw

AUSTRALIAN LETS founder Jill Jordan is a former psychologist and university lecturer who moved to Maleny in 1971 - attracted by the "sanity-preserving" greenery of what was then, like Bellingen, a declining timber and cattle district. Faced with local work that was often scarce and soul-destroying, she worked to establish the local food co-operative and then a community credit union which now manages \$2.5 million. "But, after all, wealth is not money," she says. "Wealth is goods and services and skills. Money is merely a measure of exchange. We needed something else.

"Magically, we heard of this system in Canada."

Jordan and a colleague flew to Canada in 1987 to visit Scottish-born LETS originator Michael Linton and seven of the first schemes, including some in Vancouver and Calgary. LETS are spreading through Canada and the US, she says, despite official alarm at Linton's initial references to "green dollars" and "local currencies".

LETS can stretch a pension further. Do someone a favour with child-minding, for instance, and those units can "buy" fruit - or jewellery - from someone else. Some Maleny people declare their Bunya earnings on tax forms, only to be ignored by bewildered bureaucrats. But Jordan has told authorities: "Because LETS is a

genuine regional economic strategy, people shouldn't be made poorer by actually trying to get themselves off their bums and do stuff. But we certainly don't mind it being taxed."

Indeed, Maleny account No. 9990 is reserved for the Taxation Office and members can deposit Bunya units every year, calculated similarly to income tax. Jordan hopes the Government eventually will "spend" those units locally by hiring people for "community enhancement" projects. It could also, she says, pay LETS welfare recipients partly in cash and partly in Bunyas. But essential services such as petrol, council rates and phones are not available on LETS - so people with low "Federal income" should not be taxed heavily if they also have a high unit income, Jordan argues.

German-born Bellingen artist Bernd-Udo Kusch maintains: "If the economy is the "Titanic", then this is one of the lifeboats." Jordan agrees: "In Maleny now, a lot of house-building is done on LETS right through from the architect's design, the building, landscaping, plastering, tiling etcetera. Apart from the materials, you can get a whole house built on LETS.

"People are incredulous that it's so simple - they think there must be a catch somewhere. They fear that the authorities are going to get onto it and make them poorer.

That's sad. That's why we have addressed the whole taxation and social security issue.

"It's not a tax evasion scheme, it's not trying to cheat anybody. It's a win-win solution. We've just got to go for it, you know, we're in trouble."

Inland from Queensland's Sunshine Coast, the Maleny district used to have one of the highest unemployment rates in Australia: around 13%. Now it's less than 9%. Jordan believes that innovative cooperatives can take some credit.

But do LETS have a role in big cities? Jordan responds: "Is there poverty in big cities? Is there alienation?

"Sure."

Sydney and Melbourne schemes have made tentative starts. Brisbane already has more than 100 members. "Generally, schemes run easiest where community networks are already established," Jordan says. "But they're taking off in U.S. cities now, with the realisation that cities can be turned back into a number of small neighbourhoods again. It's much slower in the cities, because people just don't have those networks; they've got to be rebuilt. It's totally built on trust."



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INTERLETS IN OPERATION

♦ Peter Pamment

COLLOWING discussions and requests from LetsMembers, and as reported in the last Cooperatives Review LetsMaleny has decided to conduct InterLets trading for a trial period of six months with a few regional LetSystems. These are Brisbane, Crows Nest, Richmond Valley and Rockhampton LetSystems. As LETS units can't flow from one system to another, (the credits and debits on each system must balance out to zero!) it has been decided to implement the interlets trading by making each LetSystem a member of each other LetSystem. The member ID on each system is the LetSystem's regional post code. This means that all interlets trading will be conducted with the regional LetSystem (to which the trading partner is a member), on the LetsMaleny System.



The process will become clear to all members, and more so after doing a few Inter-Lets transactions! The trustees will lend a helping hand if you wish to try an InterLets transaction with members of other Let-Systems.

The only major problem that arises is verifying the ID of the member of the other LetSystem. If you are trading with someone you know then it is fine, but as a "shop

front" type of transaction could be a problem. LetsMaleny has ID cards and most other LetSystems also have them or will need to implement them if transactions of this type are to go ahead without hassles.

It is important for the success of InterLets that trading takes place in both directions, that is the other LetSystem accounts do not get to far into credit or debit on any system. Thus if you do trade with members on other LetSystems (which we do support) then please encourage them to trade back with members of LetsMaleny.



From the 1st of July the Credit Union is holding monthly changing

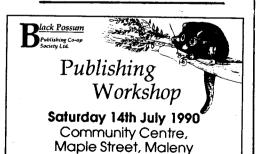
Art Exhibitions

by some of its talented members.

We are starting off with great pastels by Marveen Ash, for August it is Keith Patullo with handmade paper masks, in September we have Steve Demasson with airbrush paintings. In October Lyle Knight is exhibiting her lovely soft oils and watercolours. Then in November we will see some of Lillian Okorns - as you know she is one of our tellers - stunning portrait photographs.

Any CREDIT UNION member interested in exhibiting please

contact Ursula on 942895.



Experienced guest tutors will cover all aspects of publishing.

9:30 am start. Info: (074) 942838

LETS Annual General Meeting

Yes, it is this time of year again ... AGM time for LETSystem Maleny. Our 3rd ANNUAL GENERAL MEETING will be held ON

Saturday July 21st

AΤ

Peter Pamment's Place in Connondale (directions are available at the office) at 2pm.

There will be Sunset Cocktails at 5pm. Bring your own plate, BYO and a warm blanket and we will see you there ...

These are some important points on our Agenda for this third time around:

There is the election of 5 trustees and advisors.

a discussion on the viability and extention of special services available to lets members, and re-evaluation of charges & fees for LETS services.

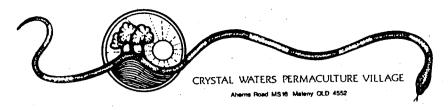
further information on the issues involved with DSS & Taxation.

a report on INTERLETS and LetsNet featuring our connection with other Let-Systems all over Australia.

open discussion & members feedback you will have the opportunity to contribute your ideas and experiences with LETS.

We are looking forward to meeting you there!!

Janel Skrandies



OPEN DAYS

♦ Jay Murray-McLeish

EACH day we, the residents of Crystal Waters, watch as a seemingly endless stream of visitors parade our community in search of the vision of implemented Permaculture. Somehow the seeds of sustainability have germinated in the minds of suburban civilisation.

Fortunately, our Co-op has responded to the need for an on-going form of information exchange. As most of us are still very much in the set-up stages, integrating into the country/community lifestyle, and although ideal it is often confronting to let go of everything and welcome our visitors with open arms.

To meet the needs of both the visitors and the community members, the Co-op has created monthly Open Days. These are a great opportunity for the general public to gain an insight into the concepts of Permaculture and the application and vision of Crystal Waters overall as a Permaculture Village.

The day starts with croissants and coffee at our community cafe, after which one of our consultants welcomes visitors with a two hour introductory talk and helps with any broad or specific questions. Lunch is then provided and the afternoon is spent touring the community. 640 acres is a bit too much to cover by foot in a reasonable time and so, to conserve petrol and wear and tear on our internal roads we use the common bus, when possible.

The day generally winds up around 4pm with a real Win/Win feeling by both the community and the guests.

Open Days are a new initiative, to ensure the privacy of residents, the sharing of exciting information and the employment of various community goods and services. To ensure your position in the next scheduled Open Day phone our Community Development Officer, weekdays on 944620

The Body Corporate

♦ Trevor Angel

Crystal Waters is a group-title development covering 259 hectares of the Mary Valley, Conondale. The 83 residential lots, the Visitors' Area and Village Area cover approximately 19% of the total land area, the remainder being 'common land'. The common land of course is not just land — over a million dollars worth of capital improvements were required in the development of the property to its present state. These include the installation of underground power, water supply, the build-



The failure of hierachies to solve society's problems forced people to talk to one another — that was the beginning of networks.

John Naisbitt, Megatrends

ing of 17 dams and 7km of sealed roads, with their attendant drains etc.

As a group title development Crystal Waters is required by The Act to have a Body Corporate Committee. Apart from overseeing the maintenance and/or replacement of the above improvements, the Body Corporate also controls landuse and land management.

With so much common land available, much of it high quality agricultural land, it is possible for residents to lease land from the Body Corporate (which is, in effect, all lot-holders) at very reasonable rates. We have a Landuse Committee who have developed a very comprehensive Landuse Policy to ensure that common land is used in a way consistent with our ethics. Land is classified in a number of ways, according to slope, aspect, soil fertility, existing ecosystems and several other criteria. Licence fees payable are correspondingly varied. One of our goals as a Permaculture Village is to optimise land use - which does not necessarily mean maximum production, but sustainable yields of a variety of products from integrated systems. The landuse policy makes provision for multiple licensees to use the same piece of land for different purposes, provided those purposes compliment each other e.g. in an agroforestry situation where one person manages the trees and another the animals. Both parties will benefit from the association. Almost all the common land can be utilised in some way, whether it be for agriculture, aquaculture, tourism, or growing rare orchids and collecting seed in our forested areas.

Other functions of the Body Corporate Committee include liaising with council and government bodies. As an example, we are currently negotiating for exemption from the requirement to spray organochlorides (for termite control) beneath concrete slabs in buildings. At the same time we are investigating alternative methods of termite control. One of the

reasons we need to negotiate for the exemption from spraying (apart from the obvious undesirability of having dieldrin and aldrin sprayed around our homes) is that we are negotiating with NASA (National Association for Sustainable Agriculture) for accreditation at their highest standard. This would cover the entire property, enabling Crystal Waters growers to sell their produce as "Grade 1 Organic". In this way it would not be necessary for individual growers to gain NASA accreditation. thereby saving them time and money. Since our by-laws and license agreements, where they refer to chemicals and fertilisers, are based on NASA standards, there should not be a problem in our receiving "Grade 1" status.

Projects to be undertaken in the near future include building a shed for our soon-to-be acquired fire tender (to be used by our soon-to-formed bush fire brigade), building a bus shelter for the school-age kids and building an "entrance structure" at the roundabout. Erosion and noxious weed control are ongoing problems and we have been and will continue to test a range of strategies to resolve these problems and others in a way that "cares for the earth".





NE of the most frustrating aspects of the Wastebusters' work is the fact that we have to deal with industry to recycle our resources. We have been used to dealing with other co-operators, or else with suppliers who want our money, in the rest of the co-operative ventures that we have in Maleny. This time, we have the product, and the industries are extremely hardnosed business people who want what we have to sell for the cheapest price possible, or, in some cases, don't want it at all!

Current Market Situation:

■ PLASTICS:- This has been one of the hardest resources to move until recently. when a Brisbane-based firm called Environmental Plastics got their act together and have started taking several varieties of plastic from us. They collect from the Witta depot, and will take our two-litre milk cartons, our 4- and 5- litre auto oil containers. most hard, coloured plastic containers (such as detergent, shampoo bottles etc.), shopping bags and sheet plastic (but not bread bags with printing all over, or gladwrap), and some butter, yoghurt and margarine containers (not the brittle type that crack when you squash them!). Not exactly easy or convenient, is it? But nonetheless, the wonderful people who use the depot are so pleased that it's happening at all that they're prepared to change their habits with only a modicum of grumbling.

Market Madness

♦ Jill Jordan

■ METALS:- Yet another story of gloom in this category of resource! Almost at the same time as we brought up the depot's operations, metal prices hit an all-time low, and we couldn't get the scrap metal merchants to pick up from us for love nor money. Absolutely no good that we assured them that we did not expect a high price for our metals; that our main aim was to shift the huge quantities that were coming through our relatively small depot. They would not take it on the grounds that the people that THEY sold it to would think they were prepared to sell cheap! Many scrap metal dealers have assured us they WILL take the resource, then just not come through.

■ PAPER:- Ready for another hard-luck story? Nobody wants paper, except for clean office paper. Newspaper is stockpiled all over Australia, and now, our dealer who used to take 10% of our paper along with our cardboard, first dropped the percentage to 5%, then stopped taking any at all. In fact, threatened to stop taking our cardboard unless we could make sure there was absolutely no paper mixed with the cardboard! We are very fortunate here around Maleny; we have quite a few horticulturalists/silviculturalists who can use great quantities of newspaper as mulch, and we have taken to layering the paper we get at the depot with grass clippings, etc., so that in time, we will have some good "no-dig" gardens for our tomatoes, bananas and pumpkins to grow in! Not to mention the geraniums!

■ CARDBOARD:- And now for the (slightly) good news. This resource is still moving through regular channels, although we have just been notified that the price will

drop at the end of June from \$50 a tonne to \$45 a tonne! In the story of cardboard is the classic tale of market madness. Smorgons, a very large Melbourne-based firm who are into anything that they can sell for a huge profit, have a factory in West End in Brisbane. At this factory, they recycle cardboard into other products. They bring their raw material from the south, while Endeavour, with whom we deal, sends their cardboard south to a market there!! Really!

Future Possibilities:

- PLASTICS:- The Plastics Industries Association, which consists of 650 firms throughout Australia, have made a commitment to bring up a data-base to share information on a global basis, and are recognising (possibly because the federal government is breathing down their necks) that they are part of the plastics problem. They say that they will concentrate on litter, packaging, and making recycled plastic products that will have a very long life (eg. bricks, road base, etc.).
- PAPER:- At the time this issue comes off the press, Sunland Meats' Abattoir in Landsborough is about to trial mixing their blood and bone washings with paper in a seive/tumbler to see if a compost product results. Theoretically, it should work, and we're just waiting on the tumbler to come

from the Moreton Sugar Mill in Nambour. Some people have expressed doubts about the quality of the end product because of the dioxin in the paper, and the lead in the news- print, but tests from Sheffield in England showed that after three months, a similar product showed no contamination.

Value of Local Value-Adding:

In conclusion, it seems that not only from a philosophical point of view, but also a purely practical one, as exemplified in this article, we need to use our resources as much as we can within our own region. This could become much more of a reality if the government became interested in small regionally-based recycling plants. It happens in India; why not here?

Regional operations would stop this current madness of transporting all our resources for recycling thousands of kilometres, make the operators more aware of any potential environmental problems that a plant could cause, and provide cheaper recycled products (again because of no transport costs). As a community group, we can only do so much in the recycling field. Ultimately, it's up to industry to start being more responsible and pitching in to save the planet. What good are profits if we aren't around to spend them?



Maleny Spring Festival

When? SEPTEMBER 21st, 22nd, 23rd

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Ph: 942 668 Ph: 942 680

Home Thoughts From Abroad

Recycling, like poetry from which this title is borrowed, is as creative and inspiring. We thought you may be interested to know something of what is happening abroad on this subject — how the problem of wastes are being dealt with, thereby creating employment and utilising what, un-sorted, are wastes and what, sorted, are resources.

RECYCLING THE KIWI WAY

DEVONPORT is a local council area is the city of Auckland, New Zealand, with over 4,000 households.

In 1976, the Devonport Borough began a comprehensive recycling scheme aimed at offering a more sound alternative to waste disposal than using only sanitary landfill. The change was prompted by submissions from the Environmental Defence Society and other environmental groups as well as the rapid filling of an existing landfill site in Devonport, and the distance to alternative sites. The Auckland Regional Authority expressed interest in the scheme and has followed its progress with a view to extending the operation elsewhere in the Region. In 1980 the success of the scheme earned them a Resource Conservation Award.

In 1989, Devonport continues to operate its garbage collection scheme which encourages home sorting of recyclable materials (glass, metal, plastic and paper). It was the first of its kind and now has a world-wide reputation.'

In addition to weekly collections, a recycling depot operates at the local tip site for the public and industry. If you bring mixed garbage in, you pay, if it's sorted, it's free. Local contractors pick up plastics and metal, and another runs a composting business. Other materials collected include firewood, engine oil and cardboard.

The scheme has been a major success, extending the tip life by 15 years or more, saving 20,000 tonnes of tip space and \$230,000 in tipping charges. In addition, harbour foreshores and mangroves doomed for landfill have been saved. A definite boundary has been set for the tip to prevent any further encroach-

ment into the harbour. A wonderful community vegetable garden has been created on the edge of the tip where local compost is put to use. A community workshop is also taking shape with local retired tradespeople making use of the tip's resources and teaching young people their skills.

Early this year Devonport was in the process of fighting for its autonomy and therefore control over its tip. For a tip like this to work it must have human resources, people who believe in the need for a recycling scheme. Once out of the communities' hands the future of the recycling would look gloomy. Mike Pritchard, an initiator of the scheme says it is people like 'Jimmy', a local resident, who liked the idea of a composting system, and made absolutely sure that 'his' compost was good and safe to use, that make a community-based scheme such as Devonport a success.

- Steve Payne - from an article which appeared in the International Permaculture Journal # 34.

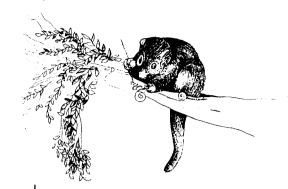
Meanwhile back at home, Maleny Wastebusters have started building two sheetmulch gardens at our depot at Witta. These were prompted by a need to move and use the large volume of paper we receive, and have been stockpiling, for which at present there is no market. Thus we have solved a problem and created a useful by-product by combining the paper with organic wastes we receive. We do need to mix it with manure though, to obtain a good organic compost, so if you have any to spare - "Yes Please!"

One more creative solution to an environmental problem.

Denise Sawyer

Publishing — A Co-operative Perspective

John Lamb



WHEN the founding members of Black Possum Publishing embarked upon the creation of the enterprise late last year there were only two certainties. One was that the roadside of smallscale publishing in Australia was littered with the corpses of failed ventures. The other was that the publishing field in this country was very subject to domination by the large multinationals and the sometimes byzantine 'politics' of state and federal government support. Also, so far as we could ascertain, there were not, and never had been, cooperatives involved in full-scale publishing in Australia.

PERHAPS then, another Maleny 'first' thought we ...!

AGAINST a backdrop of 'will it work' plans were made and the search for appropriate structures began in earnest, interrupted, it has to be said, by last-gasp planning for a presence at the last Maleny Folk Festival via the 'Press Gang' stall!

IN any event we finally settled on utilising a traditional co-operative formular adhering to the necessary legal and other requirements for registration as a co-operative society under Queensland legislation. Nonetheless this left us with some scope for 'inventing' a suitable internal structure which would best serve the complexities of publishing whilst ensuring adherence to co-operative principles. In this we were fortunate in having considerable useful advice from members with previous ex-

perience of co-operatives and mainstream commercial publishing houses. Truly a case of 'adopt and adapt'.

TALKING what could be called a fairly traditional publishing house management structure we then modified it to suit. Where they might normally have Directors or Managers responsible for functions such as Editing, Publishing, Design, Production, Sales and Distribution and Finance, we would have Teams.

THESE Teams, comprised of willing shareholders with or without experience but long on enthusiasm, would deliberate on matters relating to Publishing, Design, Production, Sales and Distribution and Finance. Their individual and collective purpose would be to examine, assess, create and present publishing projects for the society's approval as viable ventures.

OUR Teams were however, not intended to have the final authority over the affairs of the co-operative, this residing with the elected Board of Directors as required by statute. The Teams are also additional to elected and appointed officers such as the Secretary, Auditor, Book-Keeper, Legal Officer and Publicity Officer.

MEMBERSHIP of these Teams is voluntary and open to any member of the society. Members may join one or more teams and may resign at any time. A Team member may be expelled by a vote of the majority of his or her fellow-Team members. Leaders and Deputies of Teams are chosen by

Team members and have the responsibility of liason between Teams and with the society's officers and members.

AND does this work? Although the structure is in place and has funcioned on some projects to date, it will certainly remain under monitoring and be modified if necessary. An important feature of it is that it replaces the committee and subcommittee structure traditional to cooperatives with ad hoc groups of members who meet and deliberate informally to reach collective decisions by consensus rather than by formal motion and vote. Certainly it has the capacity, with the wholehearted support of all, to promote the co-operative ideals of member involvement and commitment, member training. and democratic decision making.

ONE could easily label this a fascinating journey! And one which we hope many more people will want to take. Wherever your talents and enthusiasms lie, be it in creativity or administration, or indeed as a contributor of original material, we would like to hear from you.

Further information:

John Lamb Jill Morris 94 4581 94 3284



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Current Projects

♦ Leslie Singh
Publishing Team

A community diary, a publishing workshop, and a rock opera on recycling — (inspired by Wastebusters, of course!) — these are the major current projects of the Black Possum Publishing Co-op.

With contributions of original artwork and creative writing now in, the community diary is well under way. It is providing the co-op members working on it with a lot of valuable experience. Their aim is a publication with appeal to the local community and passing tourists; a diary which can be used by all. Profits from sales will provide Black Possums with some muchneeded funds to take on other projects.

Community members are invited to the Publishing Skills Workshop organised by Black Possums on 14th July. All Co-ops are urged to send a representative - we are sure that the sessions provided will be immensely helpful to all organisations with a need to communicate. Individual writers, would-be writers and artists should be prepared for an inspiring day.

Topics to be covered include -

in the Publishing Industry in the 1990s,

^{II} Collective Publishing ^{II} Self Publishing

ⁿ Publishing with sponsors ⁿ Australia - wide distribution ⁿ Educational Marketing ⁿ Editing

Practical workshops offered include -

[□] Desk-top Publishing [□] Layout [□] Industry Jargon [□] Briefing Printers.

Look out for further publicity or ring Co-ordinator Veronica Davidson on 942838.

The Publishing Skills Workshop will be the first of the educational and skill-building experiences which Black Possums plan to bring to the community.

The Rock Opera idea (brainchild of poet Steph Bennett) is in initial planning stages at the moment, but if it is any indication of the bright ideas of Co-op members, then Maleny can look forward to some interesting times!

Barung Landcare

Dean Cameron and Janel Skrandies

NCE the last issue the geological tour proved most successful. Those of you who missed out can get a copy of the tour booklet & site guide for \$6 from CEDA and take yourself on a journey through 200 million years. Displays were mounted at the Maleny Show and Kenilworth Fare. These proved of interest to many especially the community mapping exercises. Problem areas, productive areas and forested areas to be preserved were colored in on the ortho maps. It was heartening to see the extent of forest preservation proposed. Also areas of regeneration or areas proposed for that use were marked and this too was encouraging. Also at the show we were presented with a cheque for \$5000 by Jon Sullivan. The money was applied for last year to survey landholders etc. as well as to work out the feasibility of establishing a reforestation and agroforestry training enterprise in the Barung area. Anyone who may be a potential user of such a service could contact the

CEDA office. We would like to hear from you!

Another request for feedback - Do you know of any public land near you worthwhile preserving or offering itself for treeplanting? The Council is currently interested in a response by residence in our area. Why don't you drop them a line?

Some of our exciting outings in the last few on this included a Brie & Champagne 7. Lant, an Aerial Observation Flight over the Blackall Range, and there are always the educational botany walks. In case you missed out on these treats here is our next occassion—

On Saturday 7th July we will meet for a treeplanting into a well prepared landslip site in the Kondalilla Catchment area at 8 am. This will be followed up by a Know-yourweeds Walk nearby.

Another community involvement project is the publication of a *notebook* expected to be for sale in early spring. It includes several o's servation sheets to be filled out by the volunteering person. These include booklets on plant and animal observations as well as dria sheets for seed collection and propagation. This will be accompanied by a list of n. live animal species native to the range area as well as a list of local plants known to be growing in this habitat. Also there will be a section on general notes about Landcare practices. The information collected through these questionnaire sheets will get collected and compiled with a computer program. This

will enable us to identify plant and animal species specific to certain areas of the Maleny Plateau. At a

later time we intend to publish our findings in book form and to make the information available to the wider public. Your contribution will count! The next General Meeting is Monday night July 16th

at 7:30pm, Community Centre Maleny.

Landcare Fundamentals

Janel Skrandies

andcare groups exist Australia wide, -1500 at this point in time and 60 in the State of Queensland. The concept grew out of a group of concerned landholders in Victoria. Faced with a wide problem of salinity on their land they approached the government for support, and eventually the Victorian DPI did get involved. The country wide problems farmers are confronted with are quite specific to their area like salinity. weed problems, declining productivity, topsoil loss etc. Every single group approaches their special local circumstances in a differt way, and some are supported by volunteer help, Community involvement and government funding.

The issues in our region we are concerned with as a landcare group are: landslips, erosion (along creeks, rivers, dams), weed infestation in unproductive areas, wildlife corridors and rural conservation, declining farm productivity, regional planning. The main goals are to conserve viable agricultural land, existing flora and fauna. The Maleny Plateau, once thick with rainforest, was mostly cleared in the 1930's to make room for the dairy farms.

If you are interested to know what our area used to look like - take a visit to some of the outstanding remnants like Kondalilla Falls, Obi Gorge, or Conondale National Park. A few other good examples are - Mary Cairnscross Park, High Tor, Witta State Forest, patches on the upper Obi Obi Creek and the Mary River.

Reminiscencing on those days Barung is holding an *Oldtimer Get-together* on a Saturday in August. This should be an inspiring day with lots of interesting tales and an otherwise lost picture of our surroundings - ring Dean for more details.

PROUT

Communities and Money

♦ Michael Towsey

OLITICAL independence is worth nothing without economic independence. India received independence in 1948, yet today it is still poverty stricken. Australia attained independence in 1901 yet today it is a self-confessed banana republic. Neither India nor Australia have economic independence. They are both dominated by the super-economies of the USA, Europe and Japan. Hence economic independence or rather economic selfdetermination is essential for all countries large and small. In this article I use a Proutist perspective to examine the issue of economic independence and its relationship to management of money and trade.

Economic independence

Economic independence is not an absolute concept. It is not possible for a small community to satisfy all its needs according to today's standards and it is not possible for a larger country to satisfy all its reasonable desires. There has always been and always will be a need for trading between communities and in this sense communities are inter-dependent. Economic independence means that a community is able to determine the course of its economic well being free of coercion from stronger communities.

It is often overlooked that economic independence also means control over money, both its supply and its distribution. Let us consider an imaginary case in order to demonstrate the point. Imagine a small town such as Derby on the north-west coast of Australia. Being one of the most isolated

places in the world, suppose Derby has developed a self-sufficient and relatively independent economy and that its inhabitants enjoy a reasonable standard of living. One day the Federal government in distant Canberra decides to allow the port facilities of Derby to be used by the U.S. Second Fleet for rest and recreation. Due to secrecy requirements, Derby is never informed before-hand when the fleet will turn up, but when it down and 5000 sailors are discharged onto the saccus and spend up big. Five thousand sailors is almost equal to the population of Derby itself. The town's economy turns to the production of goods and services that sailors enjoy. But of course such an adjustment cannot be made easily and due to the flood of money all prices go up. When the ships leave, again without warning, the money spent by sailors remains circulating within Derby's economy so keeping prices inflated, but due to the sudden drop in local demand, the economy stagnates. The hotels lie empty and tourist shops go bankrupt. Then without warning the sailors come again. There is another flood of money, prices go up again and so on it goes.



Derby's economic problems stem from random and large fluctuations in demand and money supply which have no relation to the internal conditions of the town itself. This imaginary example may be exaggerated but it is an accurate reflection of the problems a relatively small economy such as India's or Australia's must face in a world of economic giants. The moral of the story is that to be economically independent, a community cannot surrender itself to the vagaries of the outside world. It cannot mimic an open market which allows anyone at anytime to come in and spend as much money as they like on what ever they like.

It is exactly this policy which has allowed Australia to lose not only its economic independence but also its political independence. The sacking of the Whitlam government was a classic example. Just prior to Whitlam's election in 1972, billions of dollars poured into the Australian economy from overseas. In 12 months, the money supply rose by an incredible 30%. This money was invested by multinational companies mostly for speculative purposes and not for productive investment. The result was unprecedented inflation during the early Whitlam years leading to accusations of economic mismanagement.

Prior to Whitlam's election, foreign multinationals ploughed most of their Australian profits back into Australia, building more factories etc but from 1972 on, they took their profits out. This precipitated a downturn in the economy and was a deliberate destabilising policy adopted by the multinationals to get rid of Whitlam. Fifteen years later, the very same Labour Party under Hawke and Keating have deregulated the banking system and allowed foreign banks to set up within Australia. As a consequence, Australia is today more vulnenable than ever before to outside economic forces. We have lost not only more of our economic independence but more of our political independence.

The lesson to be learned is simple. In order to achieve economic stability and independence, a community must be able to regulate not only its internal money supply but also the money flowing into and out of it. However there is more to be said.

Two Kinds of Economic Exchange

Money is defined as a means to facilitate the exchange of goods. Monetary policy is successful only so long as it does this. For the purposes of this discussion, we can distinquish two kinds of economic exchange, barter and the money transaction. In barter, there is an exchange of physical goods or services between two persons or communities. There is no need for money since

both parties agree that the goods being exchanged are of the same value. It does not matter if the goods are not exchanged precisely at the same time. The essence of the barter agreement is that goods received will at some agreed time be exchanged for other goods of the same value.

In the money transaction, goods received are exchanged for money. The cash recipient is then free to do whatever. The two traders may never see each other again. There is no agreement to have a later reciprocal transaction. The money recipient is happy because he/she knows that his/her money can be used later.

Both forms of trading have advantages and disadvantages. Barter can go ahead without money and there is no chance of being caught with money one can't use. On the other hand barter is very cumbersome in a fast moving and complex economy. Money transactions are convenient and flexible but in large, complex economies it is quite possible for one community to end up with an excess of physical wealth and another to end up with an excess of money. These imbalances can destabilise and stagnate the communities concerned.

The barter system at the international level is referred to as bilateral trading, whereas money transactions give scope for what is called multilateral trading. Multilateral trading means trading between three or more countries using money as the medium of exchange. The difference between the two systems has proved to be most important. The weaknesses of multilateral trading were (and still are) exploited by the U.S.A. to augment its wealth at the expense of the third world.

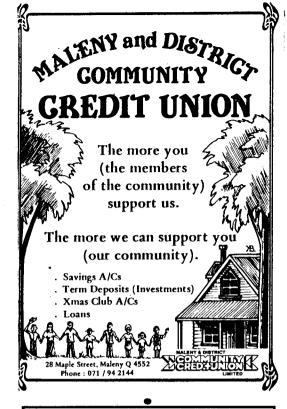
Just after World War II the capitalist bloc countries led by the U.S., signed two trading pacts, the Bretton Woods Agreement and the General Agreement on Tariffs and Trade (GATT). According to the Bretton Woods Agreement, the U.S. dollar would be used as the standard currency for all trading between capitalist countries. And according to the GATT agreement, multilateral trading was to be the dominant system of trade.

The combined effect of these two agreements was to force poorer and weaker countries to accumulate US dollars so they could have a reserve of money to enable them to engage in international trade. The only way to do this was to export more goods to the U.S. than were imported. By this very convenient arrangement (which amounts to little more than a sophisticated con trick), the U.S.A. was able to accumulate much physical wealth for as long as the exporting countries were prepared to hold onto U.S. dollars. This scam would not have worked in a system of bilateral trading. Today the whole system is threatened with collapse because the U.S. has flooded the world with a huge excess of dollars primarily to finance the Vietnam war and to maintain imports of oil from the Middle East. The only thing which keeps the system going is the fear of those persons and countries holding US dollars that their dollar holdings will be worth nothing if the system collapses!

Despite this example of abuse at the international level, multilateral trading nevertheless has an essential role to play in complex economies. The problem to be solved is what mix of bilateral and multilateral trading can be used so that the advantages of each can be maximised and their diasadvantages minimised?

From the previous examples, a general principle appears to emerge. Money transactions or multilateral trading should be used within a community because of its convenience. Potential instabilites can be corrected due to the cultural and political coherence of the community. On the other hand barter or bilateral trading should be used between communities because this system prevents one community gaining at the expense of another. Multilateral trading requires much cohesiveness between the numerous trading entities if it is to be of mutual benefit to all concerned. As a corollary, the further two communites are apart, whether in distance, culture or politics, the more bilateral trading is the preferred system.

Continued next issue



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