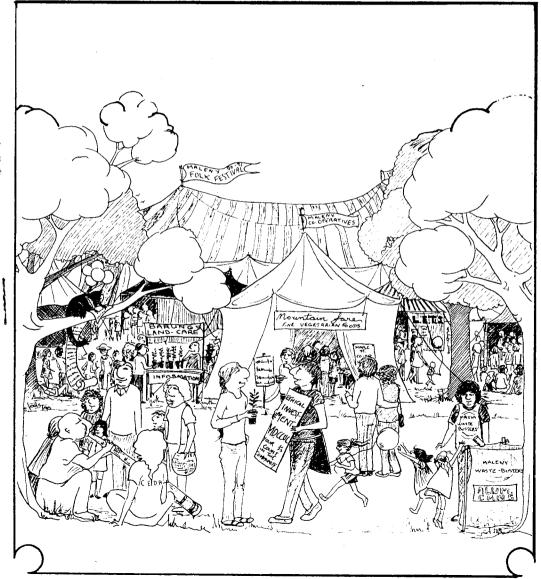


Volume 2, Issue 1

Christmas 1990



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**EDITORIAL** 

This is the first issue of the 'thirdly', rather than the 'quarterly', newsletter for 1991. As a result of feedback from the contributing organisations about energy for copy and cost involvement, 1991 will see three issues instead of four. In the last issue, we neglected to acknowledge the source of our cover graphic. It was adapted from Spring Festival promotional material, inspired by Botticelli and created by Marveen Ash. We are also aware of the need to print a disclaimer - something we have neglected to do till now. So here it is:-

The opinions and ideas presented in this newsletter are those of the authors of anicles, and do not necessarily reflect the views of either the contributing organisations or the editors of the newsletter.

by the way (literally!), have you noticed an addition to the service organisations' board displayed at each end of town? The Maleny Cooperatives are now represented with a wonderful graphic donated by Matthew Davies. The placement of this on the two boards was financed by funds generated from this newsletter.

The theme of this current issue is the Maleny Folk Festival, an event which has become an annual highlight of the Maleny calendar. The cover design is another brilliant product of Julie Dahlenburg's pen. One of Julie's earlier covers inspired Matthew's signs for the service organisations' board.

For our next issue, the theme is Co-op. Humour-does it exist, or do we REALLY take ourselves this seriously? We want a wider range of contributions than hitherto received (eg., cartoons, articles, one-liners); hence this early notice. If you do not respond, the regular (humourless!) contributors will be forced to fill these pages again. PLEASE SUBMIT YOUR CONTRIBUTIONS VIA ONE OF THE CONTRIBUTING ORGANISATIONS.

TONS. It Merry Christmas &



### **Banking and the Environment**

#### Peter Pamment

THE current debate on the environment, with issues such as conservation and protection of areas and the questions of sustainable development, has raised public awareness of environmental issues and there have been major advances in the environmentalists' causes. The Green Movement has been seen to be setting the agenda of the debates and many big businesses and groups have been caught on the back foot in the debate. Many of the major corporations claim that they are good citizens environmentally and spend large sums of money on projecting a good image, but in recent times some of these are getting tarnished.

Of interest to our Credit Union is the attitude of the banking sector to some of the recent environmental legistation - The NSW Environmental Offences and Penalties Act 1989 and The Victorian Environmental Protection (General Amendment) Act 1989. In general terms these Acts make the owners and the company directors of plant and equipment and occupiers of lands responsible for damage to the environment. As the banks and financiers are substantial owners of plant and equipment this means that if the "polluter pays" approach fails for some reason such as the company going under, then financiers could be held somewhat responsible.

In Victoria, clean-up costs are ranked ahead of secured lenders in the event of the

winding-up of a business or mining company. This has the banking sector squirming, as traditionally they have always got the first bite of the cherry (and usually all that's left!) when any venture goes down. They are making noises about how this will add to the cost of financing projects that have some risk to the environment and loss of projects/jobs, etc. This could be true, as much larger bonds and indemnity funds will be required by the likes of mining projects but this is just reflecting the REAL COST of these projects to the community at large.

One good thing that has come from the banking sector reactions is the need for environmental audits. As they are exposed to a risk, the backers of sensitive projects would set up regular environmental audits that would give some forewarning of lack of safeguards in processes and procedures. This outside check-up would be very important, as this type of extra monitoring, which governments have done badly in the past, will now be done by groups that could bear the costs as well as government bodies.

On a local level it's good to see other members of the banking sector taking responsibility for their lending actions - something the Maleny Credit Union has always done. As a general principle, the CU will not lend to projects that will harm the environment directly. Whilst the environmental record of your CU is very good, can it be improved? If so, at what cost to the members and the local community?

Our friends at the North Coast Ethical Credit Union are establishing an Ethics Committee to address such tricky questions as - Should you lend money to buy a car? What if the car is used for a home nursing service? Should the loan be conditional on a gas powered car or a modern, efficient one only? Should a loan for building materials have a condition that no imported or local rainforest timbers be purchased?

Does the MCU need such an Ethics Committee? Do we need to have environmental conditions built into loans, or continue, as now, to use educational material and personal contact with members to make them fully aware of their responsibilities?

Finally, remember that the banking sector and big business is pushing back against the environmental legislation. This is part of their agenda on the sustainable economic development debate. They fear that governments will "over-legislate", and are pushing for a "market-based" approach - a combination of self-regulation (!!), targets and incentives (including tax incentives) to encourage people to achieve environmental goals. They see little need for regulations. Can they be trusted? We need to continue to lobby governments and ensure that the Green Movement is strong and active in the decision processes.



## We Have Outgrown Our Auditor - But Not Our Friend

At the Credit Union Annual General Meeting, a new auditor, Kevin Aston, was appointed. Our old auditor and friend, Bernadette Thompson, resigned at the meeting. It was sad to see Bernie leave as auditor, but as she explained in her resignation, as a single practitioner, she is unable to provide the time necessary to complete the audit now that the CU has grown larger. We thank her for all she's done and welcome her decision to remain as an advisor to the MCU and attend the monthly Finance Sub-Committee meetings. She has always been a great support to the CU and we are glad that this will continue - Thanks Bernie.

#### **美国美国国际国际国际国际**

## Do You Want A Christmas Party?

♦ Pauline Shewchenko

As many of you may be aware, the Credit Union has held a Christmas gathering each year, co-inciding with the Maleny Street Celebrations, which this year will be held on Friday 21st December.

However, we have a dilemma. Historically the Staff and Directors have planned, organised and cleaned up after the Xmas Party - This year with many changes, growths and new regulations, our voluntary time has been more than taxed and we would like to, for once, be just members of our Credit Union.

Therefore, we put it now to you other members - are there a few of you out there with the energy to organise and co-ordinate the gathering. We will put a volunteer notice up in the foyer at the CU and in short, it will ultimately be - No Volunteers, No Party - not through lack of cheer and goodwill, but rather a lack of energy.



### **Credit Union Members Survey**

#### ♦ Peter Pamment.

Thanks to all the members who took time to fill in one of the survey forms. It's only by feedback from members by way of suggestions, comments and surveys that the Credit Union can continue to provide the kind of services that members need.

Members responses to:

I would be interested in a Target Savings Account

44% Yes

24% Maybe

32% No

I would be interested in a Monthly-Interest Term Deposit Account

36% Yes

32% Maybe

32% No

I would be interested in a Credit-Line

38% Yes

30% Maybe

32% No.

I would be interested in Educational Services

52% Yes

24% Maybe

24% No

Ratings of current services (out of 10 = aood)

Savings Accounts	8.1
Term Deposits	8.7
Member Loans	8.6
Info./Newsletters	8.6
Socials	5.8
Our Building	8.5
Staff Services	9.1
Management	9.0
Directors' Contact	6.6
Forms & Applications	7.9

General comments were along familiar lines and generally covered:

"Very helpful and friendly CU and staff. Hard working staff"

"Building improving but needs more work in kitchen/toilet areas and garden."

"Improved teller area and great art displays."

"Long loan list and need more loan information."

"More socials and thus better Directors' contact."

"Unhappy with some charges and fees."

"Regular statements and interest statement for taxation."

"Need to do away with passbooks. Passbooks sometimes hard to find and details field too small."

"Cheque book service."

Should any member have completed, but unreturned surveys, would you please leave them in the Credit Union. Directors are interested in as much feedback as possible. Thanks.



♦ Jan Tilden

IX/ITH Frogs' Hollow Community about to be incorporated as Manduka Cooperative Society Limited it seems like a good time to share some of our experience with the readers of the Co-operatives Review. My purpose in doing this is twofold. Firstly this is a personal celebration of what I believe to be a relatively successful venture into co-operative living. As well, I hope to be of use to others embarking on similar projects. (Perhaps I should add, at the risk of seeming insular, that I am definitely not soliciting for new members!) Hmmm. At this point, I have a certain "touch wood" feeling about saying anything at all, because making a public statement about the success of a venture is a significant intervention. Well I think we can cope. So I'll write what I feel and if my fellow Frogs are in agreement, we'll publish it.

In 1978 the original Frogs' Hollow partnership agreement was "signed, sealed and delivered". The partners numbered four. In 1990 we have nine adult members, including the four originals. Through our twelve years together we have had only two partners leave - and one of them was "carried out in a box" (no disrespect to Barbara intended). If success in intentional communities can be gauged by turnover of members then we are certainly doing well. But I think there is more to it than that.

The skeptics among us might look at the place and say "So how is that different from living in suburbia?" We each have our own self-contained dwelling. We are not "self-

### FROGS' HOLLOW

### . . . twelve years on

sufficient". We earn most of our living away from the property. We don't even have a communal vegie garden. (We tried once. It ended up in a great-communal-zucchinifootball match, which probably did more for our solidarity than all the hours of work that went into the garden before we dropped it.) Despite the lack of communal trappings, however, there is a quality in the relationships at Frogs' Hollow, both among the people and between the people and the land, which clearly sets it apart from suburban living. To me it feels that we are like a family - in this respect - without exception that I am aware of, there is a basic acceptance (dare I say love?) of each for the others, that transcends the clashes of will, values and personality which inevitably exist among any group of nine people.

To me it seems that we have passed an insecure stage when intentional communities often founder. There is a risk attached to throwing in your lot with a group of people you hardly know (beyond the most superficial appearance of like-mindedness) to live together on one piece of land that all and therefore none, own. In a certain way it is like marrying, or perhaps forming a business partnership - but there is one important difference. Marriages and business partnerships are known social (and legal) forms of association. The partners may agree to bend the conventions among themselves, but there is always the security of the familiar to fall back on. With intentional communities there is no such set of rules and conventions - you have to make them up or discover them as you go along, and until you do, there is a sense of being always on shaky ground. In this situation, people often have to seek security in their egos, or in the values and ideas that brought them there in the first place. When these are threatened - as they will be because of the inevitable differences among friends - there can be power struggles and disagreements which bring the whole venture unstuck. People go apart, disillusioned, with the conviction "intentional communities don't work!"

We seem to have survived this stage. How was it done?

At this point my attention is divided by a temptation to travel along three different avenues of explanation. Unlike real physical travel, I don't have to commit myself to one. Perhaps there are elements of truth along all three.

The first possibility that strikes me is that it has all been a lucky historical accident. We have simply encountered the right circumstances at the right stages of our development as a group, and here we are twelve years on, still more or less together. There is a self-effacing aspect to this explanation that suits my personal needs - if you don't put yourself on a pedestal then no-one can knock you off! On the other hand, it defeats the purpose of writing at all, because it offers no insight into such reproducible elements of a successful community as may indeed exist. In this sense the "luck" explanation is a dead-end road.

Then there is the part of me that believes there is really no such thing as an accident, but rather, everything that happens to us is the result of some past action or thought karma if you like. Again this makes the success of our venture the product of a unique and unreproducible set of circumstances. It is really the same explanation as the first, dressed up in less humble clothes.

This leaves a third possibility - that there are some controllable factors which increase the likelihood of making an intentional com-

munity successful. From our experience, I offer these for your consideration:

- I believe it is important to have some agreed upon reason for being together other than just to make a success of communal living. For some groups a religion or philosophy provides this raison d'etre. If this is the case, then it needs to be a fairly well defined and worked out religion or philosophy - one not open to too much interpretation in the practice. I visited one community interstate where "permaculture" was the uniting philosophy - and one of the biggest focuses of dissent was how permaculture was to be practised. (This is not to impugn the efforts of the local permaculturists.) For Frogs' Hollow, the uniting factor as I see it, was care for and about our particular piece of land, but I think there was more to it than that. I believe it was important that our land had one special feature which was so prominent in its beauty that no one could feel it belonged to them individually. This was the platypus pool. No doubt we all had our own special spots which we cherished in a private way, but this clearly belonged to all of us. Furthermore it was a place that we went to only for the simple pleasure of being there. At any given time we might meet some of our fellow partners there, or perhaps friends from off the property. It was such a beautiful spot that there was no pressure to do anything but enjoy. This swimming hole gave focus to our shared connection to place.
- The geographical location of an intentional community needs careful consideration. The more isolated you are, the more needs must be met from within the resources of the group. Consequently more strain is placed on relationships and less time is available for dealing with it. If you are forced to grow all your own food, and educate your children, and build adequate shelter, as well as getting on with a bunch of other people with little outside social contact, the task of pulling

through inevitable hard times is just that much more difficult. At the opposite extreme, if the location does not offer any challenge at all in terms of changes to lifestyle, there is indeed the danger of reproducing suburbia.

- I think it is important not to try to pre-plan everything. For this reason I am warv when people seem to be looking for blue-prints to a successful community. One negative effect of too much initial planning is that new-comers have trouble feeling the place belongs to them. Rather they tend to feel like guineapigs in someone else's social experiment. Another problem with too much planning is that it doesn't give you a chance to feel the land with all its natural cycles and interactions. Those of us who have never lived in the country simply don't know these things, except perhaps at some theoretical level. We do better for ourselves if we allow some space and time to find out.
- I think it is good if there is an opportunity for community members to move apart without having to leave the community land altogether. In every community I have visited, members have ended up being less communal than they set out to be. I think this is because we underestimate the real difficulties involved. Our socialization towards privacy, individualism and competitiveness runs very deep. It cannot be overcome by fiat - by declaring that we will share and cooperate. We have to learn these things, and it is often a painful process. Hence the tendency for people to spin apart. Frogs' Hollow was no different in this respect, although perhaps we were a little less idealistic in our original arrangements than some (and therefore a bit more flexible). It feels to me that this centrifugal tendency has played itself out now, and we are finding ways to move closer again. Not necessarily physically - houses are difficult to move - but in trust, and in what we are prepared to do and share together.
- Help from "outside facilitators" seems to

have made a very positive contribution to life at Frogs'Hollow. We were a "heady" lot to begin with, and gestalt workshops, although we sometimes hated them, probably helped us to recognize our feelings and share them a bit more freely. Likewise, some workshops on Non-violent Action, especially those dealing with consensus meeting procedure, showed us better ways of making decisions as a group and carrying them through. This is often a thorny problem in intentional communities.

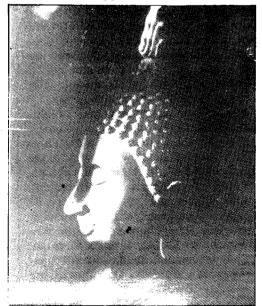


- I think it is important for a group to clarify its goals. (Outside facilitators are also good for this.) Otherwise it can turn out that while everyone thinks the group is of like mind, when it comes to putting ideas into action, very real differences appear. The ability of the group to deal with these differences depends on the flexibility of group members, which in turn depends on how secure they feel in themselves.
- Although I can think of other factors, the last one I want to mention is "leadership". This is a difficult one because it tends to conjure up the spectre of domination and most members of intentional communities cherish egalitarian ideals (I am no exception). If I take a closer look at what I mean by leadership, I am referring to a capacity to

initiate and carry through, to a certain stage. projects engaging the energy and commitment of more than one person. It may be that people who possess this particular skill have a tendency to dominate because in a competitive system they are the ones who get ahead. The value of their personal contribution is exaggerated and they become objects of admiration and envy. On the other hand, when we set up intentional communities there is a tendency to deny that there are any leaders. This is a denial of the reality that if no-one took the initiating role, then communities would never come into existence. while if everyone took it they would be shortlived ventures indeed. Another way of dealing with the issue is to declare that, yes, there are initiators, but there are also other roles to be filled in any viable community and they are roles of equal value. However, people do not usually feel this, and no amount of exhortation or theoretical juggling of concepts can quite overcome the tensions that result. So it is important that any community provides its members with opportunities to develop their sense of self-worth to the point where they can calmly appreciate the contribution of "leaders" without undervaluing their own diverse talents and skills in the business of co-operation. It is also important that such leaders as do emerge maintain a very strong commitment to co-operative ideals if they are not to be corrupted by their own power. These are delicate matters. Issues of power relations between women and men are tangled up in it. So are the power relations between couples in the group. Perhaps this is where historical "accidents" have played the biggest part at Frogs' Hollow - the accident that most of us joined the group as singles, the accident that the four original members were women, the accident of a good balance of talents and skills. Then again, perhaps these were not accidents either, just factors which are less amenable to conscious control and more in the hands of "the gods".

Once a group has been together for a while, a process of history sharing begins. At Frogs' Hollow this is most likely to happen when there are visitors around, but sometimes we do it amongst ourselves, just for the pleasure of affirming our common bond - "Do you remember the time when...?" We sit around the fire at someone's house, or on the verandah, according to the season, sharing stories and conjuring up myths about good and bad times together. Hindsight gives us a wry humour to deal with the latter.

For myself, I came to Frogs' Hollow thinking "I have no idea what to expect here. It is going to be different from anything I have ever done before, and whatever happens, if I leave, it will be for positive reasons, not because I want to run away." I feel that I have learnt heaps about human possibilities - my own and those of others. I have also learned heaps about the land. Small discoveries continue to delight me - recently I realized that I can now tell which bird is flying past just from the sound of its wing-beats. I am grateful to Frogs' Hollow, the people and the place, for these opportunities.



### MOUNTAIN FARE CO-OPERATIVE



## THE MALENY SPRING FESTIVAL — THE LAST WORD

♦ Meg Barrett

OME the evening of Sunday 23rd September and we organisers were unanimously agreed that it was a very good thing that the Spring Festival was over. We all hoped for a return to some semblance of normality in our lives - that the phone would now stop ringing, that we would not have to look at another registration form and that we might even have a good night's sleep. What did we achieve in this whole exercise? I believe we can say that the Maleny Spring Festival was a qualified success - some things were done very well indeed. And others? Well, we learned a few useful lessons. Maybe, we'll apply them next year if we're game enough to do the whole thing again.

There were some definite positive outcomes. One hundred and forty people, some from very far away, attended forty-two high quality workshops held over two days at the high school. Many of those people also enjoyed the two nights of entertainment. "Visions of a Nomad" was a big hit with festival goers and the feeling was certainly reciprocated. The "Nomads" were so taken with Maleny and the festival atmosphere that they hung around until Sunday to accompany the Mandala dancers in the closing ceremony.

Many organisations such as LETS, CEDA, Wastebusters, Crystal Waters and the Credit Union, were able to use the festival as an avenue for the promotion of their aims and ideals. Individuals working in the areas of personal development, health, permaculture, building and the environment, arts and crafts, generated interest in their areas of expertise through their workshops. Lots of people gained short term employment and a new perspective on their skills and talents.

And the participants? Those who returned the written feedback sheets were unequivocal in their praise of the concept, the organisation and the Children's Festival. Suggestions for improvement centred on better promotion and advertising, longer workshops and more workshops. All respondants indicated that they'd definitely come again to a similar event.

The name "Maleny Spring Festival" proved to be a definite liability as it was clearly not a reflection of the true nature of the event. We realised this after the third or fourth call offering us a "jumping castle", merry-goround or fairy floss van. Mountain Fare is currently seeking a name more in keeping with the education and entertainment themes, should we stage another "festival" in 1991. Any suggestions?

### **Principle Of Cooperation:**

Cooperation, not competition, is the very basis of existing life systems & of future survival

from Permaculture: A Designers' Manual, Bill Mollison

### **Barung Landcare Association**

#### Co-ordinator's Report

♦ Dean Cameron

LAST year our inaugural A.G.M. saw the formal beginning of the Barung Landcare Association. Since then a lot has happened and this report will briefly cover the significant happenings for the year.

November and December saw a number of meetings to familiarise the Maroochy and Caloundra Councils with the objectives of our group and to receive commitments of support.

A submission for federal funding under the National Soil Conservation Program had to be referred to Greening Australia for funding. Despite this set back we continued to receive support from the public and organised a couple of outings - a walk in Witta State Forest with campfire tea and spot lighting and a botanical walk to Mt. Langley.

During this time I made contact with the High School and arranged to have a Plant Propagation Seminar to launch our community volunteer propagation program on the school grounds. Wastebusters kindly offered to collect milk cartons we could use for pots and polystyrene boxes for seedlings. This they have done faithfully and it has saved a large amount of potting and resources. A local potting mix supplier, Jeff McDougal, got us started with heavily discounted potting mix compost. The high school has made available an area with automatic irrigation for us to use. Plans were by this stage well in place for the Propagation Seminar which was held in March, and was attended by 30 odd people. Many of the plants produced from the seminar are being planted out now.

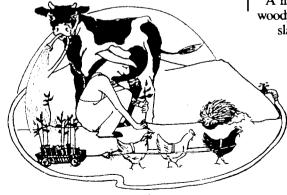
Negotiations for funding had in the meantime been continuing with Greening Australia for some funding support for the tree planting aspect of our program. By the end of February this was achieved.

A lot of effort and time have been spent in advice to landholders on landslip and erosion control weed management as well as property and catchment planning. The tree planting has largely consisted of plantings on private land, usually with erosion problems or landslips. Some preparatory work - fencing the site, grass and weed control - has been done on a contract basis however this has been limited by the lack of skilled labour available.

A need has also been indicated for clearing woody weeds prior to regeneration planting - slashing lantana, wild tobacco and privet etc.

This would be work paid for by land holders and anyone interested in this type of work should make contact with me. I have almost completed a feasibility of establishing an enterprise to service the need for regeneration in the area. It is proposed that this would involve training as well as employment and again anyone interested should contact me soon if this type of employment and training is attractive.

Early on in the life of Barung it was



considered important to come to an understanding of the factors which have made the landforms of the area what they are. cordingly we organised a Geology Field Trip with some one who knows the rocks and soils of the area intimately. He could explain the processes which have led to the landform of today and the causes of landslips so evident on the plateau flanks. Warwick Wilmot the senior geologist from the Mines Department kindly donated his time and some excellent maps to the group and the day was greatly appreciated. The bus was found to be a very convenient way to conduct such a tour and was successfully used again on Jack Mitchell's guided tour of some regeneration sites using rainforest trees. Again this was an inspiration to many and has greatly advanced the regeneration efforts in our area.

A bit of eye opening fun was had in the observation flights over the range. These were held in July to break up the hard work of the most frequent events we have conducted - the weekend tree plants and tree maintenance days which have seen over 9000 trees planted this year. In most cases the sites have been well prepared and plants well attended and enjoyable.

The community tree planting in Baroon Pocket has been the exception. Large numbers of people attended the first couple of plants and enthusiasm, especially for the rainforest gully botanical garden designed by Ashley Sewell, was high. Many people were disappointed by the poor maintenance due to inadequate Water Board resources being made available to the project. Falling numbers of tree plants have meant a re-think of the ongoing aim of planting the 11 hectares. Following the success of the maintenance days organised in August and September and the beginnings of the walking track in September, it has been resolved that Barung will not be involved in any further tree plants until what has been planted is properly maintained, so please attend the maintenance days which will be advertised in the Range News and

your bi-monthly Newsletter.

The private plantings have all been very encouraging. The first planted in November 1989 has Casuarinas and Blue Quandong which are 5 cm diameter and more, nudging 3m high as well as Red Cedars taller than me. Such results are very gratifying and should ensure that these tree plants continue to be well attended.

On the propagation front the news is equally good. After struggling along with inadequate facilities and equipment to cope with the enthusiasm of our volunteer propagators and seed collectors (a big thank-you to them all), we are at last on the verge of a breakthrough with an offer of Greening Australia funding for our school's community nursery program. This has been supported by Caloundra Skillshare who would like to use the nursery facility proposed in such a program as a training venue. This funding would also assist to make it an efficient propagation facility. (This is certainly needed as we cannot, with our present facility, hope to keep up with the number of trees we need for planting). Caloundra Skillshare have offered \$10,000 towards setting up the facility and Caloundra City Council have offered us a site at the Landsborough Pound. Greening Australia have offered \$5,000 for the shade houses and irrigation etc. needed to get started, plus \$300 for each school participating in the project. These arrangements have to be finalised as yet.

We now have our Map Info data base up and ready for Landcare related observations to be recorded. How this works will be explained in detail at the Planning Seminar. Already we have a considerable amount of work represented in the Kondalilla catchment pilot project. Related to this is the Barung Landcare Observation Notebook which will be ready for distribution before Christmas for a contribution of \$2 each. Many, many hours have been donated to this project, (suggested by a junior member at the April General Meeting).

The other big boost to the planning and catchment management aspect of our project is the research masters study being conducted on the

Obi Obi catchment by Glen Thomas of O.U.T.

All in all next year looks set to be a productive one for the Barung Landcare Initiative with many more projects to be tackled, and lots more trees to be planted.

#### **AGM Report**



\$\int Ianel Skrandies.

The first AGM was held at Montville Hall on the 22nd October highlighted by our guest speaker Sam Brown (the facilitator for Landcare Groups in south-east Queensland), Dean's Co-ordinator's Report and the election of the new management committee. The members are as follows: - President: Bill Hall, -

Vice President: Barbara Schwabe, -

Secretary: Lexy Forbes, - Tresurer: David Wilson, -

Public Relations: Janel Skrandies,

Other Committee Members - Margaret and Mal Thompson, Linsay Kruger, Tony Yorkston, Malcom Wright.

Special thanks to our Co-ordinantor extra-ordinaire, Dean Cameron, who devoted so much of his skills and time, putting an enormous effort into seeing the organisation fledged. This will finally be met with some payment for his part-time employment since we received our 3 year funding through the National Soil Conservation Program.

The Folk Festival will see Barung involved in preparing a tree planting site along the Obi-Obi creek at the Show Grounds by fencing it off and clearing the area to get it ready. The Folk Festival Committee will make trees available for \$2.50 to be planted by the Folk Festival crowd while Barung will oversee the selection and distribution of the trees. See you there with your tree!

For any requests or questions a representative of BARUNG LANDCARE GROUP is available on every Monday at CEDA, 1/45 Beechwood Place, Maleny or phone 943922.

#### **Thirteen Years At Crystal Waters**

♦ Bob Sample

NOVEMBER the 14th was the anniversary of my moving to the land now known as Crystal Waters; site of the present Permaculture Village project. I look back over those years and many memories spring to mind.

Community living has brought about major personal transformations for me and for many other people who lived there for short or long periods. In most cases much pain was experienced along with much joy and fellowship.

On our land the presence of nature and the energy of the land itself is powerful yet very nurturing. Perhaps this is the reason why Crystal Waters has been a place of personal growth and change.

Since mid 1978 when other people began to join Francoise and I on the land, the prime focus has been on relationships - relationships between the people, and between the community and its environment. As is to be expected, conflict was, and remains, ever present.

However I view conflict as a sign of a healthy community. For me it is as normal as co-operation and collaboration. What is important is that the process for resolving conflict is in place and operating. This may involve endless community meetings or the election of a group of "elders" or whatever.

During the thirteen years people have come and gone. Some arrived to stay a day or two and settled for years; others arrived to stay long term but soon realised it was not for them. My guess is that around two hundred people have been part of the Crystal Waters Community.

Almost all of them would admit that they "grew" in some way or other as a result of the time they spent there.

In gifting the land to the Permaculture Village project, my intent was to give it to the people of the future community rather than to any concept or ideology. Crystal Waters has been a process of people growth and change. I am sure that it will continue to be so.



# GARBAGE DISPOSAL AND WASTEBUSTERS - A Local Environmental Issue

by Marek Malter Jnr.

In Australia, every man, woman and child Lcreates one tonne of garbage a year. If we bury this garbage, some people believe the problem comes to an end, because once we cover it up, we can use the land for sports grounds and parks. Unfortunately, it isn't that simple. Toxic materials such as batteries and industrial and farming chemicals leak into the underground water systems, eventually causing pollution to creeks and rivers. Secondly, a lot of materials which are buried at dumping sites could be recycled to make new products. These include paper, plastics, cardboard, glass and metals. Also this process would save precious land which could then be used for any purpose.

Decisions having to be made to resolve this issue were in the minds of Jill Jordan, and other concerned Maleny citizens when the Maleny Wastebusters was launched in April 1989. After a large amount of volunteer effort and community support, a recycling depot was set up at the Witta dump.

From the beginning, markets were established for paper, plastics, glass, cardboard and metals. Wastebusters also deals with compostable waste such as branches and clippings, by piling them up, and letting them

rot down to make good fertilizers. Also, items which people have thrown out, but are still useful, are sold at the depot. These items include pots for pot-plants, cords from burnt-out kettles, and many other household and outdoor items at extremely cheap prices.

Even though the selling of reusable and recyclable items brought in enough money to operate Wastebusters, the \$100 a week subsidy from the Division 1 Council has helped them to purchase a 2 1/2 tonne truck and a shed to store items which are for sale. The subsidy has also helped to pay part-time wages to people who sort the rubbish. Even so, \$100 a week doesn't go very far, and I personally think that this subsidy should be greatly increased to pay full-time wages to people who will sort the garbage and transport it to recycling factories.

Lately, Wastebusters have encountered a few problems. Competition from recycling groups on the coast means a cleaner region, but recycling factories now have more paper and plastics than they can deal with. There is a four month waiting list for some plastics, and it will be another two years before a proper, large-scale paper recycling factory will be built in Australia. In the meantime, plastics are being stockpiled and paper is being shredded to be used as packing or as landfill.

The main problem, though, is the lack of support from the Council. For a start Wastebusters need a larger area with more personnel to cater for the whole of the Maleny township and surrounding areas. Once this had been implemented, sorted recyclable materials could be collected from households and businesses. From here this waste would be taken to the Witta depot where it would be put into bales, and then taken away to recycling factories where the "garbage" would be made into new products. The Council, with the help of the State Government, might even help to find or help set up new markets for recycling. This would

put an end to the need for wheelie bins and, in so doing, we would be managing our own garbage rather than taking it away into someone else's back yard.

The future is looking bright for Wastebusters. With more and more people becoming environmentally aware, the recycling attitude will soon take over from the "red neck" mentality of our "throw away" society. Also people will soon wake up to the simple fact that recycling materials is much cheaper than making or mining the primary product. With this in mind, it shouldn't be too long before Wastebusters reach their goal:- The whole of the Maleny area involved in recycling and more importantly, understanding the values of recycling.

The main thing that we should remember is that recycling isn't the perfect solution, because there are some things, like batteries, which cannot be recycled. Even so, it is the best option we have at present, to minimise the effects of waste products, and we must employ this option as best we can, until we find something better.

Wastebusters is just the start of environmental awareness in our local community. The idea has already spread and other Wastebuster groups on the Sunshine Coast have taken up the initiative. Recycling has become almost common practice in countries such as Germany and Canada, and the world wide spread of recycling will hopefully lead to a global solution to waste management, making this planet and the people who inhabit it healthier, cleaner and wiser.

#### Have a Frugal Christmas

by Jenny Law



Christmas means many things to different people; most of us participate in the giftgiving tradition if nothing else. A great deal of the old-time joy of Christmas began with making presents. Modern commercialism with its endless display of manufactured goods has robbed us of a great deal of satisfaction and joy in personal gift-giving. You can produce lots of exciting gifts from your kitchen and garden. Dress everything up with pretty ribbons and tags, and homemade gifts look great. Always save your ribbons, paper, cards and small boxes for wrapping. You can use these over and over. You can choose not to participate in the heat and traffic of Christmas shopping on the Coast! You will also save lots of money.

#### A few ideas to get you started:

- 1. Bunches of dried herbs from your garden.
- 2. Locally-made arts and crafts.
- 3. A Black Possum diary.
- 4. Trees. Imagine if everyone in Australia gave someone a tree for Christmas. That would be 17 million trees planted. Nice thought, isn't it?
- 5. Home-made pickles, jams and preserves. If you don't want to make them yourself, you can buy them from stalls, markets and the Co-op.
- 6. Potted plants and herbs from the garden (with lots of empty pots from Wastebusters!).
- 7. Home-made cakes and biscuits, decorated with a ribbon, and the recipe written out.
- 8. A great idea for children is to buy an assortment of vegie and flower seedlings, and help them make their own little garden. A bird bath or garden ornament adds interest.
- 9. Baskets are great. You can usually pick one up cheaply, and fill them with almost anything. Home-grown vegies, fresh flowers, pot plants, jams and pickles, environmentally-safe products, etc. etc.

So now you can get started, and have a "commercial-free" Christmas!!



### Social Science is Useful Isn't It?



♦ by Brian Day.

SOME time ago Jill Jordan noted that social science was not incorporated in mainstream social planning. Well let me tell you that environmental impact studies may be one thing and social impact studies another. But health impact studies, especially of the holistic type as recommended by the Ottawa Charter For Health Promotion, are virtually non-existent.

So, with tongue ever so slightly in cheek, as befits one of my age and status, I proceed!

Let's take "co-operative" first and proceed to the verb "co-operate" - a trick from linguistics to empower the user of the language. "Co-operate" implies someone co-operating with someone else to do something.

Now let's skip to the sociology of the "legal system". The legal system, like all the institutions of mainstream society, is what some sociologists call a dominating system. Specific "dominating" values are enforced. Like the domination of women and children by men (called the patriarchy), or the domination of blacks by whites (called racism), or the domination of Nature by man (called science?).

What happens, now, if we put this knowledge together: what happens when a co-operative becomes a legal entity? Who is co-operating with whom about what? Can a legally constituted co-operative be anything but patriarchal?

We'll leave the ethics out and proceed to some psychology.

A basic tenet of the legal system is the proof of guilt. But most psychologists acknowledge that guilt is an emotion you are either feeling or not feeling. In fact Elisabeth Kubler-Ross, arguably the most radical psychiatrist of the century, does not include guilt in her list of "natural" emotions, insisting that there is

always anger or fear or grief or jealousy or love (or any combination of the above) beneath guilt.

So how come the patriarchs can tell whether you are guilty or not? Why do they validate the immobilising guilt and not the activating fear and anger? Why do they not take into account, in their legal system, your anger and grief that your rights have been transgressed, or your fear that they will use force to lock you up when you do not want to go?

#### Next: a little anthropology.

A basic belief of some anthropologists (and most sociologists) is that culture, and therefore knowledge and society, are socially constructed. That is: culture is subjective. Culture doesn't have any static reality outside the individual who uses it. The individual makes her culture up, so to speak, as a way of modelling her experience. The so-called "real world" is problematic. And the individual's culture dies with her.

So what are we to make of claims of "multiculturism"? Are all social groupings "multicultural"?

And what is a "permanent culture"? Can an "agri-culture" be permanent? Can we, in fact, manifest a "perma-culture"?

Finally: since my aim is to empower people, let's do some overt politics.

What is power? Given our ecological awareness can we use Riane Eisler's definition of power as "the capacity to support and nurture life"?

Are questions of power, then, questions about the nature of living? Where does dying fit into living? Why is dying so adamantly denied?

Now: I want you to take my questions as research issues. But if you want to respond with polemic I don't mind.



### WHAT WE BUY/WHAT YOU BUY

#### ♦ Beatrice

RECENTLY we received a letter from one of our members requesting more details on our Co-op labels and seeking information about our buying policy. Not to miss such an opportunity I decided to use this as an excuse for a bit of investigative journalism, thereby answering the query for my own satisfaction and as well providing some copy for the Co-operatives' review. (Deadline time again? More of my ramblings? Oh well, I'll just have to pretend someone else did it. Next time, someone else will!)

So. If a distributor comes through the door of the shop offering a new product, what happens? Usually the workers present make a collective decision about whether or not to stock it. "How do you decide?" "We look at whether it's useful and in demand, and we consider the quality and the price." "What are the criteria for quality?"

An item is considered of high quality if it is bio-dynamic or organic, locally produced and packaged in an environmentally sound way. If the item is pre-packaged then the ingredients are considered. When it is not clear what such an item contains, or where it comes from, enquiries are made to the manufacturer, often prompted by queries from Co-op customers. Sometimes these questions are not answered in one phone call and manufacturers can be very tardy about

getting back to the Co-op with the required information. This makes these kinds of investigations fairly time consuming. It is an area in which Co-op workers would welcome a hand from interested and willing volunteers. Fancy yourself as a co-op research officer?

The "organic" criterion can cause some problems. The organic option can be much more expensive than its chemically treated equivalent. Some people are prepared to buy organic whatever the cost, but regrettably this can be beyond the means of families on low incomes. For this reason the co-op tries to stock different grades of various products to give the buyer a choice. Our range of tahini is a case in point, and there are many other examples. Here, our buying policy is dynamic. As a wider range of organic items becomes available at prices comparable with the non-organic products, the latter are phased out. For example, all of the flour sold at Maple Street is now the highest quality bio-dynamic product from Kialla. Because flour is a fairly inexpensive item, most of us can afford this.

Of course there is also the problem of determining exactly what constitutes "organic". Our fresh fruit and vegetable growers are now expected to fill in a form which enables us to grade their produce by NASA standards - hence the different coloured labels. Again, where possible, we try to avoid white-label food grown with chemicals or of unknown history, but sometimes this is

unavoidable, especially if we want to stock a comprehensive range. In the area of fresh fruit and vegetables we also give preference to members over non-members as consigners, so this is another criterion which affects our buying policy.

It is sometimes necessary to carry investigations further, especially with non-local prepackaged goods which claim to be organic. There was the great free-range egg scandal to illustrate this. Not long ago the Co-op stopped stocking eggs altogether when it came to our attention that our so called free-range eggs were of questionable quality. We have them again thanks to Graham and George who went to investigate a source reputed to be genuine, interviewing the farmer about what he fed his chooks and checking out their accommodation to satisfy themselves that all was well.

As regards packaging, the co-op tries to avoid pre-packaged items, preferring to offer bulk produce or produce packed in the shop. This

#### BARUNG LANDCARE ASSOCIATION

Welcome to a new year of landcare for all members old & new

The yearly membership renewal for October '90 - '91 is due now. Joint/family membership \$15 & this entitles you to

- ★ ten rainforest trees for free
- information update via six bi-monthly newsletters posted to you
- advice & access to resources about landcare related issues

copies of membership forms are available at CEDA. They include a call for expressions of your areas of interest in support of activities concerning you & your landcare

the Barung Notebook gives you an opportunity to observe & jot down your surrounding native animals and plants. It will be available before Xmas for a contribution of \$2.

Merry Chrismas & A Happy New Year

helps to keep costs down as well as minimizing the environmental impact of unwanted and unrecyclable wrappings. For our co-op packed items we use polypropylene bags which are less damaging to the environment than plastic. In fact these bags claim to be made of "cellophane" - that's what the label on the bag box says, but they stretch in a highly suspicious way, so even these environmentally friendly bag suppliers may be misrepresenting the situation somewhat. This is another question that is under investigation by Co-op workers. With pre-packaged products, preference is given to items packaged in reusable containers and if that is not possible, then containers which are at least recyclable. There are still some problems. Poppers, for example, are diabolical. They come sheathed in a paper/plastic/metal composite that is inseparable for recycling purposes. Manufacturers have been contacted about this and it is hoped that they will find a better way of containing their otherwise quite respectable drinks.

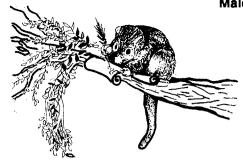
As far as the goodies under the glass counter are concerned, we try to persuade our consigners to stay "healthy" with their ingredients and especially not to use overprocessed products such as white sugar and flour, or ingredients with artificial colouring.

Ultimately, we want everything sold at the Maple Street Co-op to be of the highest quality. Already we stock many products which meet all of our criteria for excellence. This range should increase as availability increases, relative prices come down and the necessary information about where things come from and what they contain filters back from manufacturers.

#### Life Intervention Principle:

In chaos lies unparalleled opportunity for imposing creative order.

from Permaculture: A Designers' Manual, Bill Mollison



## BLACK POSSUM PUBLISHING CO-OPERATIVE

#### A Diary Launch, and an A.G.M.

♦ by Jill Morris.

IN just nine months since its formation in February 1991, Black Possums has gathered 59 members and released its first publication.

'Black Possums 1991', a useful diary and local anthology combining the work of 65 writers and 21 artists, is available from Centre Point Bookshop in Maple Street Maleny and several other retail outlets on the Range.

Copies have sold very quickly - perhaps not surprising with so many locals involved - but also because of the diary's usefulness for all those meetings we all attend, and the quality of writing, art and production.

The day 'Black Possum 1991' was launched (Sunday 25 October) was an exciting landmark for all those who have poured unstinting effort into the Co-op's inaugural year.

As we sat on the grass outside the Girls Guides' Hut in Coral Street Maleny following the first AGM and readings of May Gibbs' stories to children by Australiarenowned storyteller Margaret Dunkle, Peg Burnett regaled us with memories of Maleny which we hope she will record for 'Black Possum 1992'! Peg was a most appropriate choice for launching our first Black Possum publication, as she was the librarian in Maleny when we last had one.

The Board of Directors, elected by the first AGM, comprises: Jill Morris (Chair), Elsie

Brimblecombe, Lesley Singh, Mary Garden and Ron Smith. Lorraine Duffy is Secretary and Alan Mc Clure Treasurer.

Hon Auditor for Black Possum is Kenneth Coleman and Hon Solicitor Greg Williams, whose Diary entry tells the story of an attack by a red-bellied black snake.

Black Possum now has a post office box: *P.O. Box 366 Maleny 4552*. Membership is still \$10 per share. The Board of Directors has decided to limit membership to residents of the Range, Sunshine Coast and Hinterland, in order to best serve the interests of members.

Members are asked not to send manuscripts for possible publication. Instead, send for a manuscript-on-offer form, which will help you to focus on the publication potential of your work and will prevent the Possums from being inundated with manuscripts.

### THE DIARY AS LEARNING EXPERIENCE:

Involvement in production of the annual Black Possum Diary and Anthology is recommended as a great professional and social/learning experience.

FINANCE: You can't pay the printer unless you have some (finance that is!) Generous Black Possum underwriters supported the production of 'Black Possum 1991' until sales income began to leapfrog over costs.

EDITING: Mostly accomplished by Elsie Brimblecombe, Lesley Singh and myself.

Lots of soliciting to local writers and artists and creative friends in other places. Publication in the annual Black Possum Diary is not limited to members. Start planning your piece for next year!

**DESIGN:** Mostly achieved by Trevor Angel and Veronica Davidson, with eight helpers at a Giant Community Paste-up. Makes you respect the encyclopaedia.

PRODUCTION: We learned the hard way that one person should be in charge of this. Costing production and liaising with printers and binders is the hard part, although we were fortunate that Peter Mc Murtrie is a Co-op member. Lesson for next year: camera-ready artwork, no screenings, no bromides; workshops are needed to learn the jargon!

MARKETING: This should come first, because it's market research which decides the product for sale in the first place.

Lorraine Duffy has co-ordinated the marketing; with Mary Garden, Wendy Merrill and other Possums' help. Leslie Singh and I shared the promotion, sending letters and free copies off to media sources.

Black Possum is on the literary map ever since the Publishing Skills Workshop in July with funding from Australia Council Literature Board.

Now we can be proud of 'Black Possum 1991' as a literary community publication.

Little green tree frog clinging to my window-pane to escape the storm.

Peg Radcliffe

from Black Passum Diary 1991





### THE ENTERPRISE CENTRE MALENY

#### **A CRISIS OR A CHALLENGE?**

♦ Bob Sample.

SO often in recent months I have had news of friends, both old and new, who are facing a severe crisis in their lives. Sometimes the crisis is one of personal health, sometimes it is a relationship crisis, now and then it is a work career crisis, and for many of us it is a financial crisis.

Living in the Maleny area presents a challenge in terms of earning an income. Unless we are prepared to travel long distances to and from work each day there are just not enough jobs for everyone.

Thinking back over the thirteen years since I moved to the Maleny area I am struck by the fact that although I have often been broke, I have never seen myself as being poor. Bills have needed to be paid and there was no money to pay them. Yet before the time of chaos, an opportunity to earn money has presented itself.

Sometimes it has been difficult to remain positive and avoid becoming depressed. In most cases I have managed to see my position as a challenge rather than as a disaster.

I feel confident that my experience is one shared by quite a few people who have chosen to settle in this area. The conventional nine to five, five days a week job is the exception rather than the rule for many of us. When I look into the future it would seem that the situation is unlikely to change greatly. We cannot rely on an influx of "employers" who are going to provide us with jobs.

So what is the answer for those of us who wish for a more satisfactory level of income. Perhaps the first thing to do is to accept the situation as it is, but also to accept that we as individuals, and collectively as groups, can bring about change. We can meet the challenge no matter what our age, education or experience.

Our capacity to be creative and unique is inherent within us. We are able to draw upon our creativity in a way which can generate income for us. However, often we must shrug off existing attitudes and beliefs about ourselves and our situation.

No matter how high unemployment levels have been in the past, nor how depressed the economy appears to be, there have always been people who have seen opportunities where they can be enterprising and begin a successful business. There is no reason to believe that the present situation is any different.

We are fortunate in our area to have so many people with valuable skills and experience. In addition, many of them are open, supportive and willing to help with advice. Talking with someone can often help us to suddenly see an opportunity or inspire us to take action.

Full-time employment is only one option for us, just as is full-time unemployment. Already many of us have part time work. Others contribute valuable time and creativity to organisations such as LETS or Wastebusters. Many arts and crafts projects have begun in an effort to earn a satisfactory income.

There is a constant need to remind ourselves that we are not stuck in our present situation. We do have the power to change it. We are able to seek out opportunities that exist. We have a store of powerful creativity within us which can be drawn on when we are motivated sufficiently.

Both CEDA and the Enterprise Centre project were formed to help people assess their business ideas and then to help them become realities. Of course, like many aspects of our life there are no guarantees of success; however the satisfaction of being creative and giving your ideas the chance to become real is worthwhile in itself.



Caloundra Enterprise Development Agency

### Nine Ways To Finance Your Business

♦ by Roger Pritchard

ROGER PRITCHARD is a business adviser who specialises in grassroots approaches to building businesses - literally from the ground up. He writes, teaches and networks out of his home office in Berkeley U.S.A. At the invitation of C.E.D.A. (the Caloundra Enterprise Development Agency) Roger recently conducted two one day workshops in Caloundra talking about financing and operating businesses in hard times. On the subject of raising funds Roger had this to say:

Most people starting or expanding their business have the idea that their first recourse for money will be a bank. But banks are usually the last place to try. Since they borrow money to re-re-lend at higher rates, they have to be able to repay their deposits; consequently they will only take very low risks. So my list includes eight other ways of financing your new or modestly expanding business. It's based on years of experience with small and mini businesses and what works best for them.

#### 1. Your Own Labour

Doing things yourself rather than paying people to do them is a major way you'll avoid having to borrow or raise capital. Using your imagination, skills, intelligence and connections to good advice, ideas and information in your personal network, is "your own labour" and will lead you to substantial savings. Especially at the beginning of your

business, time is what you have a lot of: use it! And ask your friends for their help too!

#### 2. Reducing Your Costs

Reducing start-up and capital and running costs is under your direct control.

#### 3. Keeping Open Financial Records

Traditional business secrecy dictates that only you know how much you're taking in and what your costs and profit are. Yet it's a proven fact that if you share your financial facts with suppliers, customers, friends and so-called "competition", you're sure to come up with cost-reducing and income-enhancing ideas and practices.

#### 4. Prepayments & At-The-Time Payments

The quicker you are paid for services rendered or products delivered, the less capital you have to raise. Orders prepaid, downpayments, a no-billing policy are good possibilities. Vouchers and coupons, though more cumbersome, are also possible.

#### 5. Getting Credit

Investigate how, in your line of business, people get credit with suppliers. With respect to money credit, credit cards and bank lines of credit, collateralised by a friend's deposit of a compensating balance at normal interest rates, are easiest. Credit Card rates are very high these days. So if you can find a friend whom you convince about your business and who will deposit funds as collateral, both you and the friend will benefit though the friend is taking the financial risk.

#### 6. Your Own Capital

The classic source for the budding capitalist. Ask: "What do I own?" Go through everything - money, investments and property. Make a detailed list. What can/will you liquidate to provide cash? What else will you commit? What won't you touch under any circumstances?

#### 7. Capital or Loans from Family & Friends

The famous "friendly money" which is the traditional basis of financial support for most businesses that need money in addition to the owner's. Your family and friends know you. It's up to you not to approach them until you have your plans so organised and your figures so together that you've convinced yourself that the business will really work. You'll impress them all the more if you do this first. But they'll often be delighted to be in on the planning and development work and will give terrific support.

### 8. Capital or Loans from Followers & Supporters

Followers overlap with family but need to be seen as a different pool of people: they are in love with your project, idea, or approach and think you will succeed. They can include suppliers, customers (especially) and distributors. They are a neglected resource, who may well be ready to support you if approached with a strong presentation.

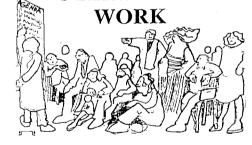
#### 9. Looking for and Obtaining Loans

Realise that you have a much broader range of options than just your bank - e.g. credit unions. Since banks cannot afford to have loans go bad - their business is borrowing and lending the borrowed money at slightly higher rates - they need next-to-risk-free (in their eyes) loans. Beginning business will have to offer additional collateral to any business assets and owners will also have to sign personally, even if the business is a corporation - no limited liability here! The collateral will be traditional assets, e.g. house, stock, or the assets of a co-signer. Busi-

nesses already started with a track record may be able to offer inventory, accounts receivable, equipment and property, or billings as security. It is best to get to know your branch manager or loan officer well before you need any loan. Although such officers do turn over rather rapidly these days, they will be in a much better position to assist you and your business if you really know each other.

### COMMUNITIES CAN CREATE JOBS

LET'S WORK TOGETHER SO OTHERS CAN

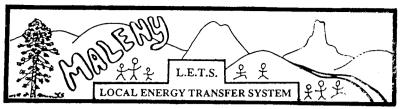


Whatever you can do or dream you can, begin it.

**B**oldness has genius, power and magic in it.

Begin it now.

Goethe (1749-1832)



### LETSpread Across Australia.

♦ by Jill Jordan.

It is hard to believe that it is only three years since LETS crossed the Pacific to Australia. In October, 1987, a LETS workshop in Maleny decided that our little community was ready to launch itself into its own economic self-help system. Within a few weeks, Maleny's system was thriving, with trading being vigorous.

This was not, however, strictly speaking, LETS' first exposure in Australia. As Ian Smith and Jill Jordan learnt about the LETSystem in Canada, Michael Towsey rang from Maleny on behalf of the Ananda Marga community in Stanthorpe who wanted us to give a LETS workshop at their yearly festival. And arriving back in Sydney, we were asked to present the concept to the Earthbank Conference which coincided with our return. So, academically, LETS was born in Australia before it came to Maleny. But, as with many other concepts, it took the activists in Maleny to make it a reality and to make it work!

The Earthcare Conference presentation spawned a working group in the Blue Mountains, where we believed a LETSystem had got going early (and we even had information on the name of their units - Ecos!) but found two years later that it had not got off the ground. I am pleased to report that at the time of writing this, the Blue Mountains group is underway at last. Also arising out of this conference was a project initiated by Peter Matusch from Woolloongong. He was

involved with a group of steel workers who had been retrenched by BHP; he was retraining these men who, in some instances, had been steel workers for their whole working lives of 40 to 45 years. He went back to Woolloongong and got a LETSystem going so that these men could trade their new skills with each other and regain their self-esteem.

Once the system in Maleny was established, word of its benefits spread quickly, and it wasn't long before a group had set up in Brisbane. This first LETSystem in Brisbane covered all suburbs, and was started by Alissa Dobros and Peter Merrill (the son of a well-known identity on the Maleny scene). Of course, this proved impracticable (how far are you prepared to travel for a haircut?!), and it wasn't long before a second system was underway, serving the northern and north-western suburbs. Since that time, Brisbane has begun three more systems that we know of - Redcliffe, Wynnum/Manly and the newest in Mount Nebo.

At about the same time as the first Brisbane system started, we ran a workshop for the folk at the Channon in northern NSW, resulting in the Richmond Valley system being born. Other NSW systems followed quickly. Bellingen, which I have always considered Maleny's sister town, sprang into life under the guidance of Carina Hack, while Taree's group was integrated into their strong bioregional organisation. Systems followed thick and fast. The first system in Victoria came up under Rod May's direction north of Ballarat, while kits were ordered from as far

away as Perth. Sydney got a system going, as did Fremantle.

The pattern and speed of spread has been interesting. Slow at first, it has gathered momentum as word spreads throughout other communities who are battling with a "shrinking economy", and who have decided to take back control of their economic destinies. I have given dozens of workshops, beginning with regular ones at the Relaxation Centre in Brisbane, and been asked to conduct them as far afield as Perth and South-west WA, far North Queensland, Tasmania and the wonderful little island community of Flinders Island in Bass Strait.

Most of the communities have got their LETSystems going; some have taken months or even years to start, others have come up almost immediately after the workshop. It was interesting that in the scheme of things, Queensland systems were slow to really take off, but now there are at least 13 of them; while Victoria still has only one functioning system that we know of, although another is just about to come up in Cockatoo, outside of Melbourne.

Western Australian systems abound - there are at least 11 systems that we know of in the southern part of the State, and probably more in reality. In New South Wales we know of nine systems operating, with another in Queanbeyan close to Canberra. This last was started by an inspired seventeen year old, Grunnel Kerans, who made the trip from Canberra to Maleny for training in the system's administration.

Still heaps of enquiries from people wanting to look at beginning a system in their community pour in. LETS fame spreads rapidly. Coverage from the media has been almost overwhelming at times. We have had radio and TV spots, and articles not only in the "alternative" journals, but in conservative press such as "The Bulletin". The Government, which in the beginning, treated it as a bit of a novelty, I think, is now watching

it with interest. Some State Governments have recognised quite clearly the benefits of LETS to local economies and are supporting their proliferation. Quite a few bureaucrats have joined LETSystems to trade on them themselves. And to top it all off, the Redcliffe LETSystem, thanks to Peter Pollard, has as its patron Deane Wells, Queensland's Attorney-General.

The most interesting aspect in this spread is that, although LETS concepts are adherred to by all the systems, each LETSystem is unique, reflecting the characteristics of the community that births it. This is best illustrated in the names taken by each community for its unit of trade; each of these is entirely individual. We hear of RAYS and BEAMS for the Sunshine Coast, EGS for LETS Nest (in Crows Nest, Queensland), SWANS for Cygnet in Tasmania, and many other creative names. To help network LETS throughout Australia, LETS OZ is now a member of Pegasus computer network and we suggest that any systems that are able to join should do so, thus spreading developments that happen in any system quickly throughout the whole network.



ARE YOU ON THE ELECTORAL ROLL ?

TO BE ELIGIBLE TO VOTE IN THE FORTHCOMING LOCAL GOVERNMENT ELECTIONS YOU MUST BE ENROLLED BY JANUARY 31.51, 1991.

RESISTRATION FORMS ARE AVAILABLE AT YOUR NEAREST POST OFFICE. OR CONTACT JILL JORDAN (PH) 9433!2 (BEFORE 8 AM.)

## Primary School Children Propagate Rainforest Plants.

♦ Jo Ferrier

(Primary School Teacher at Maleny).

WILL a seed grow? Of course it will, as the children of Year One at Maleny Primary School have learnt from their own experiences.

My class has learnt about literacy and numeracy, but also about the joys of growing trees. The first two areas place the children firmly within a rich cultural tradition. The third, that of tree growing, affirms the children's place within nature as caretakers of the environment.

The children began by collecting seeds from a number of rainforest plants within the school grounds. This was done with great enthusiasm, especially for the lilly-pilly or brush cherry (Syzygium Australe) fruit, with the edible rose-coloured flesh. The seeds were then soaked to kill off any bugs that might be eating them, and to ferment any flesh off - not that the children left much of that behind!

After soaking, the seeds were planted into boxes and lovingly watered each day. A month is a long time when you are only six years old and looking every day, at least once a day, for the promised first shoot of a germinated seed. But, joy of joys, not long after the first storms with the onset of warm weather, the plants began to grow.

As the theme for Science in Schools Week was the environment, I decided to focus on our propagation activities. I provided some plants from home for the children to pot up and a red cedar tree for them to plant out. I wanted the children to experience the whole process from seed collection to planting out, even though it will be some time before the plants grown from their own seeds are ready to plant out.

Many of the trees will be planted in the school grounds. The others will be given to

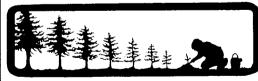
Barung Landcare, which provided us with the soil, to use in their community plantings.

The children now have first-hand experience of plant germination and how trees grow. They have a better understanding of an important part of their natural world.

Wherever possible, all supplies were from recycled materials. The seeds were collected in old plastic containers and bags, soaked in old glass jars and planted in styrofoam boxes. The seedlings were potted out into one-litre milk cartons with holes cut in the corners for drainage. Our red cedar tree was mulched with old newspapers and grass clippings. Some of these resources were collected by the children. Others were provided free of charge by Wastebusters. The children are learning that what once would have been considered rubbish is now a resource to be valued.

The helpful workers at Wastebusters, who collect and store the milk cartons, did not realise what seeds of knowledge they would help to implant into our six-year old plant propagators and seed collectors.

But where did I, who was propagated on the treeless Mitchell grass plains of Western Queensland, gain the knowledge to impart these seeds of wisdom, these seeds of hope for the future, into a class of Grade Ones? That seed was definitely sown by the Barung Landcare group when they had their Rainforest Propagation seminar at the beginning of the year.



TREESThe gift we can all afford to give.



by Vivienne Coleman.

\*Those wild and woolly Witta-ites" It was heard of some to say. "Are making too much fuss by far, They're getting in the way. For Progress is important. We can't stop the wheels of change. It's just a few more houses, Bit less pasture on the Range. Sustainable development, What's that supposed to mean? They're just a bunch of "wallies" Wanting everything kept GREEN!"

There is no denying that there is a growing awareness of the need to carefully forward plan if we are to end up with the kind of development, and indeed the kind of world, that we desire and that will ultimately sustain us.

It was concern over the nature of a specific rezoning and development that gave the initial impetus to the formation of the Witta Action Group earlier this year. Dedicated WAG'ers did their research and, after much pleading, pestering and perseverance, managed to convince the local authority that there was some sensibility to their standpoint. As a consequence the development in question was reduced in size and sensible conditions relating to preservation of rural land, disposal of effluent and the maintenance of the amenity of the area were imposed. It didn't take long, for those of us who did much of the "leg work" back then, to realise that the role that W.A.G. had taken on was more far reaching than immediately perceived.

It is relatively easy to observe the mistakes made and losses sustained, through ad hoc development practices used in the past both on a world scale and much closer to home. Food farming land, unable to compete on the open

market, is being gobbled up by creeping residential demand. This trend is obvious through most cities. Our salad bowls and market gardens are being moved further afield by encroaching housing. This causes the problems of having to farm less arable land and increased transport costs to bring foodstuff back to where the greater majority of the population resides. All this is before mentioning the spin off problems created by development in dealing with effluent disposal and loss of "natural" environment. It is truly unfortunate that for the most part these problems are being addressed only as an afterthought. An example of this in our own backyard is the pressing need for efficient effluent disposal systems to be introduced retrospectively in the Caloundra City's "railway towns". It is both sad and ridiculous that we still haven't learned the most obvious of lessons in planning the growth of our towns. There is a great deal to be said in favour of prevention rather than cure. We still have the opportunity in this area to give our energies to the preventative steps necessary to enable Witta and surrounding areas to develop thoughtfully, with adequate provision being made for the housing we need, whilst still preserving the things most essential to a true quality of life - clean water, air and food and, dare I say it, some sanity preserving green.

For those reasons W.A.G. has chosen to remain active in the Witta area as a forum for local people. Collectively our efforts can be used to help frame the kinds of changes that will keep our area a place where we are happy to reside and which we are proud to pass on.

Our regular monthly meetings are held on the 4th SATURDAY of EVERY MONTH, OLD WITTA SCHOOL HOUSE, 4 pm, or phone Vivienne on 944145 for further information.

#### Since our initiation we have:

 contributed to Caloundra City Council Strategic Plan Amendments for the area.

\* formed a submission to the Department of Housing and Local Government dealing with the Development Approval System.

\* made representations to Council over the

imposition of "wheelie bins".

\* followed up concerns of various local residents on a number of other matters.



#### ♦ Trevor Angel

IMEonce again to put pen to paper (or L cursor to CRT, if you'd prefer, and get something down for publication in the Co-op Review. As one of the new Co-op Directors at Crystal Waters, and already having a connection with this publication, I felt that I could take the responsibility for writing the Crystal Waters article for this edition. At the time I thought that with so much happening at Crystal Waters now it would be quite easy to sit down and knock off six hundred words about the recent goings-on. Now that I'm here doing it, it's not so easy. I mean, who am I representing? The title at the top of the page says "Crystal Waters Permaculture Village", but who is that? We're such a diverse bunch. All residents are members of the Co-operative but I can't possibly claim to represent the views of all the residents. Without having a meeting to discuss the article I can't even claim to represent the views of the other Co-op Directors.

One of the complaints we've heard about the Co-op Review is that it's rather dry (by the way, we hope to rectify this with the next issue, which has co-op humour as its theme... "How many co-op directors does it take to change a lightbulb?" (you supply the answer)). Could this be, in part at least, because articles are "watered down" so as not to offend particular co-op members, or risk mis-representing someone? That's why I was having so much trouble getting started on this - checking all the while to see if my perception of the situation was correct. Sometimes I just don't know. Now that I've thought it through, it's obvious that I can only represent my own opinion, and that's the perspective from which I should write the article. It's always much more interesting

reading people's opinions, ideas and feelings, rather than the (safe) statement of facts.

Having got that off my chest, I'm now going to finish this article off with the (safe) statement of fact. I bet you thought I must be leading up to something? Unfortunately (or luckily) I don't have much space left to me now to get too controversial... maybe next issue!

The development of the Visitors' Area (suggestions for a new name?) and the conference facilities are priorities at present. We have already booked courses for four months of next year, so the accommodation, conference centre and associated facilities are looking to be a very viable business proposition. In the last three weeks we have built an outdoor eating area for visitors, remodelled the interior of the community house to improve its usefulness as a course/conference facility and also provide an information centre for visitors, and purchased tents to accommodate people attending courses between now and next April. By then we should have completed a 20-bed bunkhouse, and have drawings ready for the proposed new kitchen/cafe/food-processing building. We have also purchased a new computer (thanks to some generous cash donations) which will be used by both the Body Corporate and the Co-op.

I am confident that Crystal Waters will, with some careful management and marketing, thrive as a centre for quality education, experiences, products and services. It will be an example of development that preserves and enhances the environment while at the same time providing a good quality of life for its residents. Crystal Waters is an ideal venue for 'environmental education', through which we hope to empower others in the work to repair the planet.

### **PROUT**

## STAMP CURRENCY versus LETSystem

♦ M. Towsey

THE June 1990 edition of "The Permaculture Edge" (Published by Permaculture Nambour) features an article on "A New Kind of Money". The author, David Weston, describes a community based currency system which is in some respects similar to LETS but in important respects different. It is the comparison of the two I wish to discuss in this article.

It was the first time I had come across socalled 'stamp currency' or 'negative-interest money' and it certainly is exciting! For the details, read articles (1) & (2) in the bibliography. Here I will give just an outline of the scheme, enough so that comparisons with LETS can be drawn.

Perhaps 'stamp currency' is best explained by reference to a successful example of it in a small Austrian town called Wörgl. In the depths of the last depression Wörgl had high unemployment, an empty treasury because people couldn't afford their taxes and roads which needed repair. In 1932, the local burgomaster realising that the real problem was lack of money, simply decided to pay council workers in numbered 'labour certificates' and declared them legal tender in the local community. Each certificate was backed by Austrian currency kept as a reserve in the local bank. Almost immediately the town's economy responded and within two years it was the most prosperous town in Austria. So successful was the scheme that other towns began to institute their own currencies at which point the

Austrian State Bank and Tyrol Labour Party stepped in to outlaw all such currencies.

The scheme as described above is not dissimilar to a central bank printing and issuing currency but on a smaller scale. The small scale of course, is a critical feature whose importance cannot be over emphasised. It is the centralisation of banking power which enables the wealth and money of small rural communities to be siphoned off into large cities and it is the concentration of wealth in these cities that leads to speculative activity and ultimately great depressions which bring misery to millions. Not that decentralised money supply is a magic panacea. It only works if production is itself decentralised and that production balanced, planned and sustainable. But that's -another story.

The special feature of stamp currency is that holders of notes are charged a weekly or monthly fee for holding them. In the Worgl case, a currency note was valid tender only if stamped with a date no more than a month old. Stamps could be affixed to the note (hence the term stamp currency) for a fee of 1% of its face value. After one year they were withdrawn from circulation.

The fee is in fact an interest rate charged to holders of money and hence the scheme is also known as 'negative interest money' or NIM. The stamp fee or negative interest is a disincentive to hold money. It discourages hoarding which is a critical contributory factor to economic stagnancy and encourages the holder to spend. Experience has shown that NIM notes circulate at very high velocity and very rapidly increase the economic activity in a community. If you are having some difficulty understanding the beautiful logic behind NIM (which is understandable, since we have all been conditioned to believe that holders or savers of money deserve to be paid an interest rate) then read article (2) in the bibliography.

In comparing NIM with the LETSystem, David Weston claims that the latter (which he describes as community barter) is inferior. He

cites three basic weaknesses of LETS.

- 1) It tends to be limited in scope to a handful of dedicated practitioners, usually in largely rural or semirural areas.
- 2) It does not cater for transactions outside the community.
- 3) It encourages hoarding, rather than the circulation of wealth and energy, and can only expand by recruiting new producers there are no built in inducements to encourage the circulation of goods and services.

As regards the first point, LETS is not a barter system. Barter is one to one exchange of goods and services. LETS is a multilateral trading system. It is true that LETS has not yet enjoyed the success of stamp currencies in their heyday. This is because stamp currency was only taken up by communities that were desperately depressed and had no other option. LETS is, in a sense, a scheme whose time is yet to come and will enjoy success when local businesses and government are prepared to join in. The Wörgl system was actually initiated by its local government and so enjoyed the immediate confidence of local business.

The second criticism of LETS is simply not true. "Maleny Cooperatives Review" has previously published articles which address this issue. There is no more inherent difficulty in establishing inter-LETS trading than there is in exchanging stamp currencies. In both cases one has to be careful to maintain a balance of inflow and outflow.

Weston's third point carries some weight. Money only has value if it circulates. Indeed one of the most fundamental principles of economics is that the value of money increases with its mobility. The more money changes hands, the greater is its value and the healthier the economy. Because of negative interest, stamp currency circulates at very high velocities. LETS on the face of it has no automatic depreciation mechanism to encourage trade. But there is no reason why a negative interest could not be charged on LETS balances. At the present time, Maleny LETS charges a fixed fee on all accounts to cover its

operating costs. This could be changed to a fee calculated as a percentage of positive balances only. The fee could be high enough to cover operating costs and would encourage those who have accumulated Bunyas to spend them more quickly.

In fact there are many similarities between LETS and NIM. Both schemes are designed for communities that have defined boundaries. Both schemes evolved out of a desire to reclaim community power and self-determination. (It should be noted however that both could operate on a larger or national scale.) Both are multilateral trading schemes and both can have convertible currencies with other schemes.

Even some of the apparent differences are superficial. For example LETS participants can have negative or positive balances but NIM holders have only positive balances. True, but in creating stamp currency and paying their workers, a local issuing authority has to make an entry in their liabilities (negative) column because every issued note is a claim on the authority. In this respect LETs and NIM are similar.

Stamp currency takes the form of paper notes, whereas LETS units are book entries only. True again, but the paper form of money is not an obligatory feature of NIM. It just evolved that way. Both LETS and NIM can operate as purely electronic book entry systems making use of bank cards and point of sale electronic recording devices. In case of NIM, negative interest could automatically be deducted as a percentage of weekly balance. For this reason the NIM scheme is better described as 'negative interest money' rather than 'stamp currency', because the latter implies the scheme only works with paper money.

The differences between LETS and NIM are however significant. In stamp currency, a note can be passed from person to person as legal tender. But a signed acknowledgment slip (LETS equivalent to a currency note) is not transferable. It can be deposited in the recipient's account only. Put another way, Bunyas have a money velocity = 1 (because of the structural constraints of the system), whereas NIM notes

have been found to have velocities up to 200! (That is, a one 'dollar' NIM note can facilitate \$200 worth of transactions in one year as compared with about \$20 worth for a standard note.) As a consequence it is impossible for LETS units to have an inflationary or deflationary effect on prices. The authorities who issue NIM however, have to exercise care not to devalue their currency by excessive creation.

In summary LETS and NIM have their respective advantages and disadvantages.

LETS advantages; \* it's legal and anyone can start one! \* its easy to operate \* no government regulation is required \* keeps a record of all transactions so it is easy to monitor the economy and plan accordingly

LETS disadvantages; \* to participate one has to be a member \* cannot transfer payments/acknowledgments \* have to know account numbers/ID numbers \* negative balances are psychologically unfamiliar.

NIM advantages; \* it is very flexible \* no membership or account number requirement \* money can change hands fast (as at a drink stall) without the necessity to keep voluminous transaction records \* can trade out in the bush far from a LETS office! \* is psychologically familiar. NIM disadvantages; \* almost every scheme so far has been outlawed by central authorities when it began to show outstanding success and popularity. I wonder why! \* it requires careful management and controls \* paper currency has to be stamped each month by a legitimate authority.

Given these advantages and disadvantages, it appears to me that both systems have a role to play in a healthy economy. In a previous article (3), I established a general principle of trading. Within a close knit community, multilateral trading is to be preferred because of its convenience. Barter or bilateral trading is to be preferred between distant communities because this system prevents one gaining at the expense of another. Both LETS and NIM are multilateral trading systems but of the two, LETS has

more restrictions and monitoring.

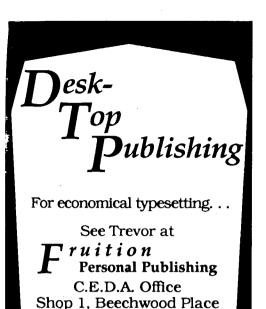
Thus I would envisage a three tier financial system something as follows. International trading is best done bilaterally especially in the case of essential commodities. This will prevent the larger more powerful economies dominating world trade with their currencies. At the other end of the scale, bio-regions and districts would issue 'negative interest' money because of its convenience in facilitating people's economy. The small size of such communities means that any currency problems can be quickly detected and contained.

Perhaps surprisingly, I see LETS systems as having special significance at the intermediate level, ie commercial trading between bioregions within a country. LETS trading has the advantage of being able to closely monitor flows of commodities and thus ensure that one bioregion does not benefit at the expense of others. Of course there should be nothing to stop people starting LETS systems whenever and wherever they feel the need.

As a final thought, the Federal government is presently investigating ways by which local bodies and councils in Australia can be deregulated with regard to their ability to raise funds. Why not permit councils to issue their own 'negative interest' money or interest free bonds as a legal tender within their shire?

In my excitement and rush to meet the deadline for this issue I have perhaps missed some points or presented LETS or NIM unfairly. If so I hope there will be further discussion in future issues.

- (1) "A New Kind Of Money" by David Weston, in "The Permaculture Edge" June 1990 published by Permaculture Nambour
- (2) "A Strategy For A Convertible Rouble" by Bernard Lietaer. This is an extremely interesting article which proposes a NIM scheme for the USSR to help it out of its present predicaments. I borrowed my copy with much thanks from Jill Jordan.
- (3) "Prout Community and Economy" Parts 1 & 2 by M.Towsey in "Maleny Co-operatives Review" Vol 1 Issues 3&4, 1990.



### LETS trade Bunyas at The Folk Festival

To all LETS members & friends of the Folk Festival . . . like last year there will be some stalls operating on Bunyas:

- \* Chai Tent
- Lets Stall
- Mountain Fare Vegetarian Food Stall
- Rosi's & Peter's Lemonade Stall
- Pièce de Résistance French Café
- \* and any other stall that shows a LETSTRADE sign

Members who want to take advantage of these yummy offers, please, get your LETS ID ČARD from the LETS Office beforehand.

### THINKING OF CHRISTMAS?

45 Maple St. Maleny

Ph. (074) **943 922** 

How about some objects of blown glass?



Vases, perfume bottles, paperweights,

candle-holders etc.

Translucence Studio Curramore Rd.

Ring Marc **\$** Juliette Kalifa on 944 307

**Bunyas Welcome** 

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