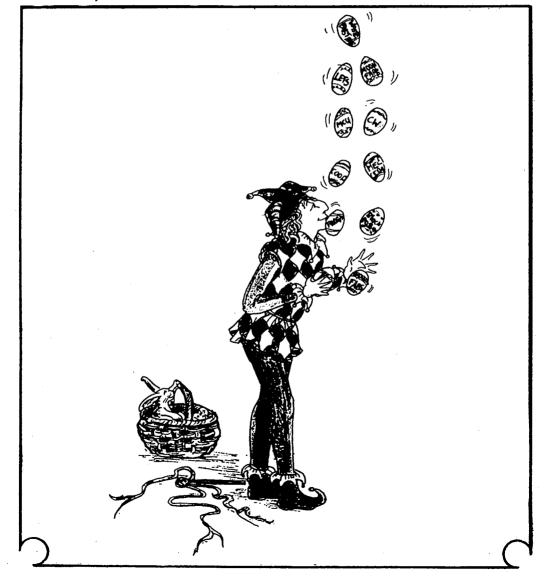


Volume 2, Issue 2

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EDITORIAL

The present issue of the review gives all our contributors the chance to laugh at themselves. Some have risen to the occasion, some have maintained the serious approach in spite of "co-op humour" and others are conspicuous by their absence. Obviously life in some co-ops is no laughing matter. We hope some of the material herein will lighten their days a little.

Of course any resemblance to Maleny coops, living or dead, is purely co-incidental and the articles contained herein do not necessarily represent the views of the editors (unless you find something outrageously funny, in which case we will be quite happy to take the credit).

Just a word of reminder - the deadline for the next issue of the review is the first of July, so those members of co-ops who feel moved to contribute, please let your Review committee representatives off the hook by having your copy in by that date.

By the way, you are all April fools!

The Maleny Co-operatives Review is published by a committe comprised of representatives of the Co-ops.

Committee members are:

Meg Barrett, Peter Pamment, Jill Jordan, Janel Skrandies, Denise Soya, Jan Tilden, Trevor Angel, Bob Sample

Thanks to Andru Martin

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Maleny

The Newcomer's Guide to Co-operation in Maleny

THE MAPLE STOREGRATIVE SOLITY PY

SIMPLE STREET, MALENY, ASSOCIA

♦ Beatrice

1. A Who's Who of Maleny Co-operatives

Staple Meat Co-op: A group dedicated to saving the world by frustrating the normal person's desire for food additives, new plastic bags and toilet paper.

L.O.T.S: An insidious system designed to undermine the Australian economy by encouraging people without jobs to work for nuts. Also enables people to buy food for nuts, have their houses built for nuts and so on. Next thing you know people will be wanting to pay their taxes with nuts, and then where will we all be?

Flaunting Mares Co-op: A sexist organisation encouraging women to band together ostensibly for the purpose of providing gainful local employment. Why don't they just work for nuts like everyone else, hmmm?

Slack Blossom: Maleny's first publishing co-op. Must be a very lucrative business, as rumour has it that other groups with similar aims have formed since. Perhaps this is something that Flaunting Mares could look into.

Murky Waters Murmurculture Village: A place where co-operative minded types can go to live in harmony with the natural environment. The burning question is, can they live in harmony with one another?

Frog's Wallow: As above.

SProut: Not quite as above. Another place to live but with a more spiritual approach. Onions and garlic are prohibited as these stimulate the lower chakras. Could this be the secret? Members of the two above, take note.

Farwrong Landcare Association: A group dedicated to saving the world by ensuring that it does not fall off the side of the mountain. But could it be in danger of lurching to the far right?

Maleny and Community District Union of Credit (MACDUC): Lends money to welfare recipients who can't manage to live on nuts. Another group dedicated to saving the world by undermining the Australian economy.

Lust Wasters: This group is so involved in saving the world that they don't have much time for anything else. Dedicated to preserving garbage as part of our national heritage.

2. Glossary

These are some of the terms you will have to learn if you are going to be involved in the co-op way of life.

Consensus: A kind of meeting procedure whereby no decision can be made unless the issue has been discussed for at least five hours. This renders voting unnecessary. The sound of snores is taken as an indication of consent.

Award Rate: An important mathematical constant in the formula used to determine how many hours you will have to volunteer if you want paid work in any given co-operative. The formula used is as follows:

V = H-S/A*N

where V = number of volunteer hours

 $\mathbf{H} = number of hours per working day$

S = average daily surplus

A = award rate

N = number of paid workers

V is inversely proportional to S.

Director: A director is a person who works for a co-operative without being paid anything at all (not even nuts). Directors are experts at consensus decision making. They are all incredibly busy trying to save the world. These

are the main criteria for directorship. Apart from this there are two basic personality types. Type 1 director - So busy saving the world that he or she doesn't have time for anything else, but agrees to do things anyway thereby making others feel incredibly guilty. Type 2 director - So busy saving the world that he or she doesn't have time for anything else. Creates awkward silences waiting for type 1 directors to speak up. Feels incredibly guilty. It is important for any co-operative to achieve the correct balance of type 1 and type 2 directors.

Recycling: The process of preserving garbage. Requires at least four receptacles instead of the usual one. The contents of two of these must be washed before being placed therein. A filthy plot hatched by manufacturers of detergent and kitchen tidies.

Co-operative: A strange kind of business arrangement whereby people work for nothing because they want to save the world.

The Review: A publication designed to stretch the talents of both Type 1 and Type 2 directors (see above).

A.G.M.: An annual foregathering of type 1 cooperative members. It is important that any given co-op achieves the correct balance of type 1 and type 2 members. If the number of type 1 is too small your co-op will have difficulty achieving a quorum. If, on the other hand, you have too many type 1 members trouble will be experienced reaching consensus (see above).

Quorum: One more than the number of people arriving for any given A.G.M.. The quest for quorum gives rise to anxious counting behaviour on the part of co-opsecretaries and type 1 directors. As such, it is the enemy of decorum and the two should never be confused.

Meeting: Aaaaaaaargh!

A final word to anyone contemplating joining a local co-operative. Be warned that we are, on the whole, a rather humourless bunch. People who are busytrying to save the world don't have much time to be funny.

HOW TO LEAVE THE PLANET.

♦ by D. Rasmussen

1. Phone NASA. Their Phone No. is (713) 483-3111. Explain that it is very important that you get away as soon as possible.

2. If NASA does not co-operate, phone a friend you may have in the White House at (202) 465 1414 to have a word on your behalf with the guys at NASA.

3. If you don't have any friends in the White House phone the Kremlin (ask the Overseas operator for 0107-095-259-9051); perhaps you don't seem to have any friends there either (to speak of) but they do seem to have a little influence, so you may as well try.

4. If that also fails, phone the Pope for guidance. His Telephone No. is 011-396-6982, and I gather his switchboard is infallible.

5. If all these attempts fail flag down a passing flying saucer and explain that it's vitally important that you get away before the phone bill arrives.



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How Wastebusters Changed My Life: or. . .The Day I Started Washing Up My Rubbish

♦ Beatrice

Remember the good old days when we all enjoyed the anonymity of the black plastic bag at the Reesville transfer station? Then came Wastebusters and the spectre of having one's garbage subjected to the scrutiny and raised eyebrows of friends! Suddenly I found myself having to wash up my rubbish, the mountain of dishes on the right side of my sink swollen with mouldy bread packets and oily plastic margarine containers. Ugh!

Not that I was ever an inveterate resource waster. I used to dutifully take all my bottles and clean plastic bags to the co-op-but what about that six monthold, half empty yoghurt container lurking at the back of the fridge generating god knows what new species of slime mould or those beer bottles full of cigarette butts left over from last night's party? Could I, in all conscience, allow these precious resources to go over the tip face with the real rubbish? No.

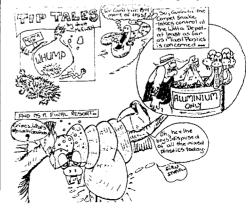
Ah, but I felt so virtuous as I scrubbed and hosed and rendered everything fit for recycling. What a conscientious little person. Then what do I discover - my next door neighbour even washes up her used gladwrap! Now I ask you! Keeping up with the Jones has certainly taken on a strange new dimension in these days of environmental consciousness.

Then of course there is the problem of what to dowith these "resources" once they are cleaned

and sorted. Where to put them? What to say to the visitors? (No, I did not drink all that beer in just one week!) How to keep away those dear little rat families who tend to regard them as a source of cheap accommodation? Or the ten foot carpet snake that takes up residence on the kitchen dresser beside the "recycling corner" in anticipation of a free meal. I know we are supposed to live and let live, but let metell you, there are limits.

Finally comes the time when frustration with the overflowing boxes and bins just happens to afflict you on a Wednesday or a weekend when you haven't planned 1001 other things. You cramit all into the car and drive out to the depot. The bottles are all unloaded and stacked. The plastic is resorted into its proper categories, the number of which seem to proliferate in the interval between each trip. When the attendants back is turned you sheepishly toss away the "small" bag of goodies that defied classification, then hand over your donation for the privilege of having done so. Home you go lightened by the sense that you are doing your little bit to save the world.

In truth, my life has changed in the most fundamental waysince the advent of Wastebusters. It is said that the eskimos have at least twenty words for the thing that we call "snow". They see differences that we are unable to perceive and their vocabulary is the richer for it. To Wastebusters, I must offer my sincere thanks for my heightened perception in the matter of "garbage". It has been a truly edifying experience.



DUMP CRY Press Gang's Anna-Goanna

♦ Maleny Wastebusters and Press Gang.

The Press Gang collective believes there is an entertaining way of fusing all the art forms in order to deal with the degradation of the environment. Consequently, the collective is 'think tanking' a prescription that will grow into a presentation of positive community activities appealing to all Hinterlanders. The affordable spirit within the initiatives, implementations, workshops - & at times, the ratbaggery - is, it's free. The dedication of Press Gang is costed out by right brain dominance only.

Now, what do members do with their time other than 'think tank'? We workshop (often on a one to one basis) song writers, musicians, writers of all kinds. We edit, advise & promote the works of locals, central Queenslanders, & border-hoppers. When we're not trying to organise individual & group projects we're back on line (left brain dominance) brush cutting, mowing lawns, wastebusting, milking cows, detailing cars, painting houses, cleaning loos etc. to help pay for endless telephone calls & postage. Yes, there's a practical aspect to everything, the post office & phone company won't accept Bunyas. (nb. naturally we need to eat like the rest of the community). STOP PRESS! A Press Gang Maleny Wastebuster person gum boots, grease, fatigue - is easy to spot, even if he/she is an endangered species. Should you run into one of us you'll discover we speak a common language and that we're more than interested in what you're currently doing; attempting to do; thinking of ...

Getting back to right & left brain thinkinglately the collective has had discussions with members & directors of other co-operatives. We've decided to apply to the Community Cultural Development Unit for assistance with the latest brain-drain project; one that will combine all the art forms & community. In typical Press Gang fashion, if funding is NOT available, the collective & friends will stage a multi-arts performance anyway on a smaller scale. Result of submission will be known in June.

... So! S.O.S. All able, semi-disabled distilled bodies in the community are requested to "Get Rural" & assist in the foundation & building of this venture. Sure, we've got a basic outline but the rest sup to the collective communities. We need you!

If the decline of the environment troubles you... If you'd like to see recycling taken further - contact us. Once upon a time if you wanted to target a problem you'd say it through song. We'd like to add, you can attack it with comedy too along with heaps of other art forms.

Workshops: Basics in script & lyric writing, set design, recycled instrument making, dance & mime will be held at the Blue Room, Greenhills Farm & the Witta Tip.

Watch this space for news updates because **DUMP CRY** is coming!

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WASTEBUSTERS

-WASTEBUSTERS STOP PRESS-

We have just negotiated collection of waste oils for recycling. You can take them either to Maleny Motors, or bring them to the depot. Oils from engines running on leaded fuel need to be kept separate from oil from unleaded engines.

MOUNTAIN FARE CO-OPERATIVE



On Being Vegetarian

by Karen Syrmis.

'But I only eat a little bit of meat.' Everyone I tell I'm a vegetarian usually says this. Is it guilt I hear? Do most people really know they shouldn't be eating meat? In my cooking classes and my catering jobs, I try to remember that everyone has the right to choose to eat meat or not. But if I hear another person tell me how much they love animals as they sit down to eat them, I'll scream. Better still, I'll write my views in the Review instead of biting my tongue once more, as the saying goes. I believe that vegetarianism is the answer to the dietary and environmental problems we face. The fact is that meat eating is now positively linked to coronary disease, many forms of cancer, especially cancer of the colon, and high blood pressure. These are all common diseases in heavy meat eating countries. Compare this with a people like the Hunzas. a Himalayan tribe famed for their long disease free life span on average 90 to 100 years. Their staple food is millet and other grains. But it's a lot more than that. It's the fact that when you eat animals which have died in fear, you literally eat their fear. Taken in are the biochemical agents designed by nature to prepare an animal to face the gravest danger, - to fight or flee. The animal is then slaughtered, you eat it and in your daily life, you give expression to the panic in which the

animals you have eaten died. "Lot Fed" is such a little word for such a big horror story. where animals are being fed their own wastes. Mad cow disease is rampant in England. This disease is directly associated with lot feeding. with no remedy in sight. The EEC has stopped cattle imports from Britain. Then, there are hormones and chemical additives and the distressing array of toxins which animals ingest in the crowded and grossly insanitary conditions of modern factory farms. Ecologically meat eating is a disaster for our planet. The world's rainforests continue to be cleared, mostly to provide grazing land for cattle, which renders the land useless after two years. Grain can provide five times more protein per acre. Legumes provide ten times more protein. Cattle have long been associated with agricultural run off that pollutes streams and with the erosion of topsoil. It is uplifting to see the growing awareness of this major disaster (the kids of today are very aware of the problems they inherit). People are slowly becoming aware of a heathier diet. They even employ vegetarian caterers for their weddings, parties and business lunches now! So next time you feed your chickens. milk your cow, feed your dog, goat, horse, whatever, ask youself - do you really have the right to eat this animal, perhaps not that particular one, but another of the same species.

A BALANCED VEGETARIAN DIET IS WHAT WE ALL NEED FOR A BETTER WORLD!

CAREER DECISION:

Carpenters make more than nurses because women have always been nurses and men have always been carpenters - and men decide.

Megatrends, J.Naisbitt.

The Dangers of Vegetarianism.



♦ By Meg Barrett

hinking of going vegetarian? As one who has taken this step, let me inform you of some of the less obvious pitfalls. A resident of Maleny may be fooled into thinking that vegetarians are well catered for. Our local restaurants and eating establishments at least make the effort to provide something for this lunatic fringe. Be warned! The outside world is not so indulgent. It is certainly unwise to venture beyond our little haven without a cut lunch, unless you are prepared to dine on soggy salad sandwiches or reheated chips. If you must tackle Coles cafeteria or the like (under the heading of shopping with mother) here are some basic ground rules.

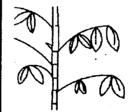
- 1. All quiches contain bacon. (You can pick it out dear).
- 2. In Coles cafeterias chicken and fish are commonly known as vegetables.
- 3. Vegetarianism is, at least a minor affliction or eccentricity, at worst a dangerous contagious disease, likely to strike down the unwary shop assistant. But be comforted "You can always fill up on cake."

A further problem for the new vegetarian is dealing with friends and family. Dinner party invitations tend to drop right off - and no, its not because you reek of garlic. It's because main stream carnivores are simply flummoxed at the prospect of providing a whole meal without pieces of dead animal. A simple way to restore your social standing and reduce vegetarianitis is to offer to BYO food. This is what I did at Christmas time, when there was a real danger of being left off the family Christmas invitation list! And surprise, surprise Uncle (feed- the-manbeef) Bob not only survived a tentative nibble at a piece of tempeh, but actually went on to

surreptitiously clean up the whole dish. On a more serious level, the prospective vegetarian needs to give consideration to the potential shortfalls of a full vego diet. Let's face it, meat does give you some extras that a vegetarian diet does not so readily provide. Meat is high in cholesterol and saturated fats which harden the arteries and are a major cause of heart disease. Meat eating enhances our opportunities to develop cancers of the colon, breast, uterus and prostate. Modern meat also has added extras in the form of nitrites (known carcinogens) and antibiotics. People on a vegetarian diet have distressingly few carcinogens in their bodies and their cancer rate is 30% lower than that of meat eaters. Most cases of food poisoning can be traced to meat, while fish offers the advantages of methyl mercury poisoning and hepatitis. A lot for the average westerner to give up! All in all, the rewards of vegetarianism are fairly slim - basically only good health and a clear conscience.

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FABS - Find Another Batching Site



F.A.B.S. Song - "FIND ANOTHER Batching Site" - Danny Ross 1991

Here on the Obis fertile banks, we celebrate and dance while downstream, just one bend away, its fak is up to chance A home for platypus and cols, insets, fish and birds Now if you want to save it, please listen to these words

The Kabi tribe once gathered here, among the bunya pines Untold ages passed and still thoir culture did survive. Living proof that humankind on nature and depend Don't use it all, cause then it's gone, we need it as a friend

Now let us see if peoples' power can save our rivers plight Lend a hand and make a stand-FIND ANOTHER BATCHING SITE!

Now tribes of city refugees are seen in Maple street they come to view the barren hills, and sniff the air so sweet with pesticides, insecticides, to add to their already wrecked insides they need a firm foundation, that's why they use concrete

Don't spoil the air and water, don't spoil the sight and sound Save it for the platypus, we need some common ground. Don't let money beat the truth, we'll win our day in court So people won't you stand up, don't let your soul be beight

Now let us see it people's power can save our river's plight Lend a hand and make a standfind another batching, platypus are hotching find a nother batching greedy hands are snatching find another batching site!

Note: A batching site is a Concrete Works.







Caloundra Enterprise Development Agency

C.E.D.A. moving on - NOT FUNNY AT ALL!

♦ Margi O'Connell and Ginny McCaw.

For the past 18 months Caloundra Enterprise Development Agency has been supplying support to individuals and organisations in Maleny interested in enterprise development.

The organisation was originally set up by a group of Maleny business people and residents who, through their experience with cooperatives and community based organisations, believed that the same strategies of access to information, shared resources and mutual support could also be used effectively in helping people and groups generate their own income.

Since its' inception, and with the help of funding from the Department of Employment, Vocational Education & Training and Industrial Relations, C.E.D.A. has offered a range of services to the Maleny community in its efforts to develop the local economy. These include:-

- provision of office facilities
- a secretarial service
- free counselling
- establishing a small business support group
- information and referral
- identifying sources of finance
- marketing support.

We have worked with over 150 individuals interested in income generation in the area and with a number of community groups. C.E.D.A. is a not-for-profit company

registered as a company limited by guarantee.

We have an ethical charter borrowed from the Permaculture Association which states quite simply that our activities must be good for the land, good for people and surplus must be redistributed within the local community. This ethical charter has been expressed in our work in the following ways:-

- Good for the land
- Good for people
- Redistribution of surplus.

Good for the Land.

Our clients are encouraged to actively address the impact of their enterprise in the community and we have always reserved the right not to assist anyone whose enterprise could have a detrimental environmental affect. As well we have actively encouraged organisations in the community to become involved in environmentally sustainable enterprises. In this way we have worked with Maleny Wastebusters, Sunshine Coast Wastebusters and Barung Landcare Association.

Good for People.

This ethic has translated into our work in a number of ways.

- 1) People are encouraged to provide goods and services that have a real value to the community rather than superficial consumer items.
 - 2) We encourage people to explore new

ways of conducting business that lead to improved work structures so that employees actively participate in and profit from the enterprise.

Redistribution of Surplus.

The non profit structure of C.E.D.A. means that any surplus generated from its activities will be directed towards local economic development in the Caloundra City area. This ethic has also been translated into the decentralised way in which C.E.D.A. has operated. As much as possible we have seen ourselves as a conduit for information and resources to other community groups and individuals involved in enterprise development. We have therefore kept C.E.D.A. small, preferring to pass on opportunities we have identified to other local community organisations to operate independently.

Where energy = resources, people, skills or funds

1) Minimise Leakage:

- Local Businesses creating products from local resources using local skills to meet local needs.
- Secretarial support to assist home based professionals to work from Maleny rather than the city.
- Traineeships for young people.

2) Maximise Support:

- Government funds coming into the community.
- Local businesses attracting skills, funds & resources from outside the area.
- 3) Making the best use of available energy:
 - A conservation ethic.
 - Identifying opportunities to maximise energy use in the community.
 - Encouraging people to share resources
 i.e. Enterprise Centre Maleny.

In approaching local economic development in the Maleny community we have also borrowed from the Permaculture model of energy use by firstly minimising leaks, secondly maximising inputs and thirdly making the best use of available energy in the system. Translated into a local economic development framework, this has resulted in the following approach.

- 1) Minimising Leakage. In this instance the energy can be described as money leaving the area when people shop down the coast; money leaving the area due to local businesses importing products; and skills leaving the area as young people and professionals go further afield looking for work. C.E.D.A. has participated in strategies to address these issues by assisting people to set up businesses that will meet local needs, providing secretarial services to allow professionals to operate from their own homes and participating in the National Traineeship Programme.
- 2) Maximising Input. In local economic development terms this means increasing the amount of money and talent being invested into the community. Since it commenced operations, C.E.D.A. has attracted into the area \$324,000 in direct government funding. Since this has been used to establish businesses that are in themselves income generating, it is our conservative assumption that this amount has, through these businesses, a multiplier effect of 1:2 in the first year. Using the system developed to measure the impact of economic activity within the community (which assumes a further multiplier of 1.6), the total amount of economic activity contributed by C.E.D.A. can be estimated, at a minimum, to be worth \$2,530,000. This does not take into account the 45 businesses already operating in the community who have also sought our assistance.
- 3) Making the Best Use of Available Energy. Probably the clearest example of C.E.D.A.'s approach to this issue would be in our work encouraging sustainable land use

practices in the area. Our work with Barung Landcare is aimed at improving the productivity of the agricultural sector. Our work with Femy Hollow was aimed at creating better access to markets for local producers. Ferny Hollow provides Mountain Fare with an increased range of organic produce. Mountain Fare (with whom we also work) provides Maple Street Co-op with a range of processed products. In this way the money and goods circulate within the community a number of times before exiting, benefiting a number of people in cash and goods as it does so.

These local economic development strategies are not new to Maleny. Other organisations existing in the community e.g. Maple Street Co-operative, Maleny & District Credit Union and the LETSystem have pioneered these concepts and helped shape

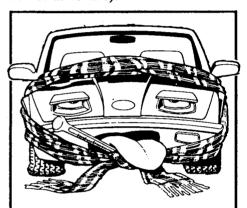
C.E.D.A.'s operations.

One of our projects I have deliberately left till last - The Enterprise Centre Maleny. The need to provide a small business incubator in Maleny was one of the driving forces in the development of C.E.D.A. This has now been done with The Enterprise Centre Maleny established as an independent Association and taking up the lease on the Queensco Butter Factory. Bob Sample, the Manager, will work on a part-time basis to oversee the project and provide the sort of enterprise support that C.E.D.A. has so far been delivering here.

This has created an opportunity for C.E.D.A. to offer its' services to other communities in the Caloundra City area. Plans are now under way to move to Caloundra City itself. With such a different community, a different environment and different history invariably our work there will be quite different. I have no doubt we will miss the support of the co-operative structure that exists here in Maleny, in particular Maleny & District Credit Union and the LETSystem who have provided much needed sources of funds and bunya to finance our activities and those of our clients. Over the years our co-operatives have been

visited by many people from different communities and we have often heard the comment "Yes, but Maleny's unique - could these ideas work in any other community?" I guess we are about to find out as C.E.D.A., born in Maleny and built on its co-operative experience, takes its lessons to the city.

Thank you all for your support and we wish The Enterprise Centre Maleny every success in carrying on the work (and hope they have as much fun as we have)!



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DEFINITELY NOT THE "8.30 REPORT" CRYSIAL WALLES TRANSCLATURE VILLACE

♦ Brian Day

What follows is a transcript of part of an interview between *Dr. Sonya Wrighton*, sometime Professor of Social Change Studies at the Free University of Maleny (and ex-investigative journalist extraordinaire), and *Sister Dulcie* ("the sweet one") *D. Light* head of the local chapter of S.O.C.C. (the Society Of Continuing Change), a group of gender-confused men who care for dying people, and whose motto is: "In a crisis put a S.O.C.C. in it".

Sonya: So how's life down on the farm?

Dulcie: Well it's a bit of a worry at the moment. To start with you'd better stop calling it a "farm". The gender non-confused men talk about analogues to forests. They do not talk about farms.

Sonya: Wow.

Dulcie: As you know we do not rank people in our Society. Even our dying friends have power and contribute to our growth as a spiritual community. But on the farm the people are really into ranking. The gender non-confused men rank top-dog. And then they do a strange, hierarchical, dominating social-system where everyone has to worry about staying in order so as not to scare anyone else. Very limiting. A real waste of resources.

Sonya: And have you been able to do any research into social change in your hectic work?

Dulcie: Amongst the farmers?

Sonya: Yes.

Dulcie: They talk about it all the time but they don't get around to doing it. A bit like the social change you aren't having while vou're talking about social change. Sonya: What model of social transition are they using in their talking?

Dulcie: Oh, they don't have a model of social change. They seem to think that if they do their analoging differently everything social will change as well. Very strange. Have you ever found anything like that in your research?

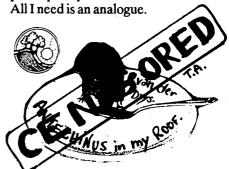
Sonya: As YOU know I do action research. So I never go into a field until change is wanted and acknowledged. Then I make sure that people have articulated their social plans and I take it from there. So the people I work with are already into changing their social relationship before I start. After all; they do their evaluating from the participating-or not, as the case may be. Put briefly; no, I haven't.

Dulcie: I see.

Sonya: Will you continue your work?

Dulcie: Yes. I'm very optimistic. Gender confused men tend to be optimistic. I guess it's got to do with our relationship with Goddess. But we're not talking about theology or politics, are we? Yes, we'll continue. The fear of death permeates everything in their social order so we shall continue to try to confuse them. And you; what are you doing now that you've resigned?

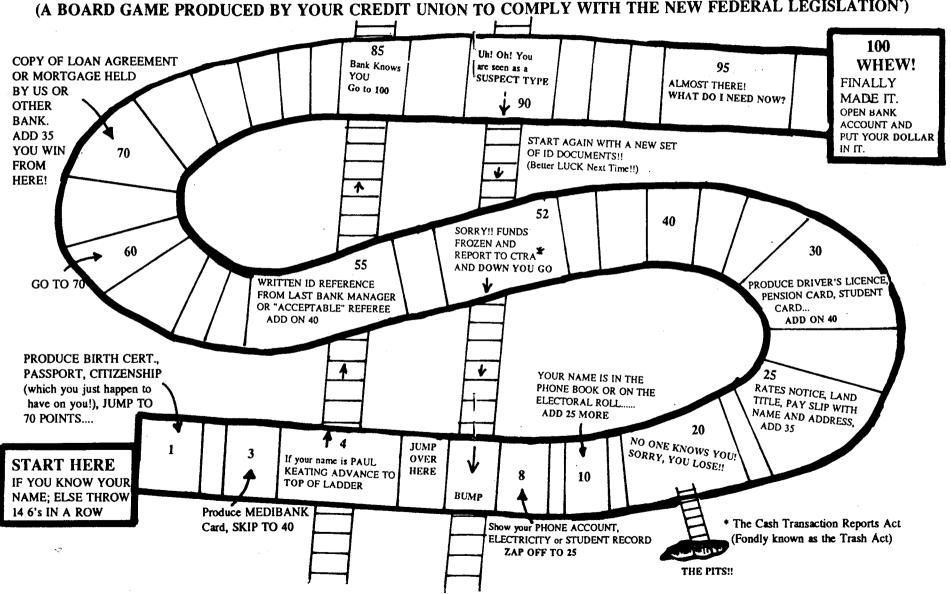
Sonya: That's easy. I plan to do a five year participatory evaluation of Permaculture.



13

100 EASY STEPS TO OPENING A BANK ACCOUNT

(A BOARD GAME PRODUCED BY YOUR CREDIT UNION TO COMPLY WITH THE NEW FEDERAL LEGISLATION')



THE LOAN RANGER

♦ One of the Poncho Programmers

COMPUTER: Hi. Welcome to the Maleny Credit Union's "Loan Arranger". Please sit at the keyboard and we can begin our chat. I'm called the Loan Ranger, what's you name?

CUSTOMER: Hi, I'm Sue.

LR: Well Sue, you need to borrow some money eh! How much are we talking about?

SUE: I think I need about \$10,000 - I want to buy some building materials and to pay someone to help me finish my house.

LR: Thats no problem Sue, I'm loaded (Shows Sue a graphic of his big shooter!!) Hit < ENTER > to continue.

SUE: Wow! That's a big one!

LR: \$10,000 over 10 years will need a repayment of \$180 per month, can you manage that?

SUE: Yeeaa, maybe. What if I took it over 12 or 15 years?

LR: You could do that Sue, but I'd advise against that as it would only reduce your repayments by \$10 per month and mean you would repay \$24,468 over 12 years say, against the \$21,623 repaid over 10 years. Big difference for a little saving eh?

SUE: That's amazing, interest is a funny thing ain't it?

LR: Sure is. Do you want to see those repayments on a graph?

SUE: Ok.

LR: (Shows Sue a graph of the loan repayments - similar to the one in the MCU foyer) Hit < ENTER > to continue.

SUE: Guess I should stick to the 10 years.

LR: Sue, before we go ahead and I get all your financial details etc., you need to consider two issues - one is security for the loan and the other is to ensure you've explored all other options and alteratives.

SUE: What do you mean?

LR: Well for our loans we need some form of security, so if something happens and you

can't pay, then we can still recover the money - you see it's not my money I'm lending - we just kind of manage it for our members who deposit with us and trust us to act responsibly.

SUE: Oh! I see, what do I need for security?

LR: Well, we could take a mortgage over your land, or you could get someone to guarantee your loan, or we could take a bill of sale over some of your assets.

SUE: I know what a mortgage is, but what's a guarantee or bill of sale mean?

LR: For a guarantee you need to get someone to go "guarantor" for your loan - that is, promise to continue the repayments or pay out the loan if you can't. The bill of sale is a legal document that makes it illegal for you to sell the asset (your car say) without our sayso, and we can seize it and sell it to repay your loan if you default. All a bit heavy eh!

SUE: All a bit serious - this loan business.

LR: Yep.

SUE: What was the other thing you were on about?

LR: Oh yes - other options. Well you need to be sure that you really need \$10,000 and that all alteratives have been looked at.

SUE: What alteratives?

LR: Well like - have you any friends or relatives who would lend you some or all of the money at low or no interest. If you got/scrounged \$2000 from your parents at no interest and flexible repayments, you would only need to borrow \$8000, over 8 years say at \$158 per month, you would end up paying \$15,148, that's a saving of \$6475 less the 2 grand for your oldies. Better yet if you still repaid \$180 per month for the \$8000 you would pay it off in 6 years and save \$8485 less the \$2000. Worth thinking about eh?

SUE: Yep.

LR: Also, you could consider finding a LETS member to help you build in Bunyas or part Bunyas, again you could save heaps by borrowing less and using the LETSystem to

increase your income in a better way than some boring paid work!

SUE: Wow! those are great ideas - I'll have to think about them. Do you want all my details?

LR: Yep. We'll start by getting your income. SUE: Ok

LR: How How How much much much erk! gasp! do do do you earn?

SUE: You ok LR?

LR: No! - Oh shit! hope it's not a virus - it's probably just those Poncho Programmers playing about. I hope so anyway.

SUE: I get about \$380 a week after tax.

LR: How long long long have you worked at at at at - it's happening again! I can feel some bug gnawing on one of my chips! Erk! Beep! Ouch! Heeeelllllp!

SUE: Hey! What about my loan?



Maleny and District CommunityCredit Union REMINDER TO ALL MEMBERS —

We need your <u>tax file</u> number soon, or we have to deduct tax from your account.

For more information contact the TFN hotline on

008-021 329



FROGS' HOLLOW

MANDUKA CO-OP FORMATION MEETING — A most serious affair.

♦ Amanda Wilson & Jill Jordan

March 1991

This being our first submission to the Coop's Review as a ridgy-didge Co-op, it is only fitting that the subject of this article, be the Formation Meeting of Manduka Community Settlement Co-operative Society Ltd., a most auspicious occasion.

We Frogs, have deliberated in meeting after meeting (over the past eight years) sifted through information, seeking the "perfect" legal structure which would enable us to live upon our land. Co-ops were out, because we only had 10 members and we didn't feel comfortable with a majority of 'outside' members.

The PROUT Community Settlement Cooperative paved the way for us with their new approach to satisfying the minimum 25 member requirement. Here was the opening we had been looking for; a Co-op where only resident members had the say in day-to-day and long-term management. Once again, we dragged out the relevant files, and we were off, writing our Model rules, which were adaptations of rules and expectations which we had workshopped many, many years ago.

This done, and the Registrar alerted, we set about choosing our "B-class" (non-residential) shareholders.

As Jano so eloquently stated at the Formation Meeting, this was no easy task! "You are not just any old riff-raff, you're very special riff-raff." This referred to the fact that the

potential members had to be chosen by consensus!! Everyone had to be in agreement that all nominees were suitable members of the Co-op. This meant list after list, hundreds of names, and long agonised sessions recounting the pros and cons of each potential member. Finally we had eighteen people we all felt comfortable with.

Then came the Formation Meeting. Arrangements had been fine-tuned; each Frog supplying four chairs (a mean feat for any Frog!), and eating/drinking utensils for the feast to follow the meeting.

The venue chosen was the best to accommodate the multitude. We hadn't considered the possibility of rain, (you'd think we had all lived here long enough to know it would rain!) and the venue was down a muddy slope, so when the fleet of utilities arrived, loaded with yet more chairs, everything had to be transferred to the available 4 wheel-drives. We Frogs all arrived on time (a record only perfected once before!), but, where were our intended "B-Class" members?

The number count-down began; nerve wrecking moments, wondering whether, in spite of our numerous reminders to the chosen few, we would attain our 25 member quorum. They came, the perfect number, it continued to rain, and we met in a room containing a plethora of chairs. The constant referral to chairs is due to the fact that there is a severe shortage of that form of furniture here; we can barely scrape up enough chairs for the eight of us at our monthly meetings.

Jano's chronicle of Frog's Hollow since its inception was light and amusing. She explained to the non-residents their responsibilities (virtually none) and their rights (none!). They didn't seem to mind; in fact, all were chuffed to be included in the salubrious line-up. The formal procedures went smoothly, until the signing up of members. At this point, in response to Ursula's query, "Is the buffet (boo-fay) open?", a feeding frenzy ensued and the gathered jostles about the

banquet table, and ate like they hadn't seen a square meal in weeks.

Our Co-op was in danger of remaining Directorless, until the Meeting Chairperson (Helen) employed some mid-banquet strong-arm tactics, looking more like a Bookie at the races, and called for nominations of Directors. This is a prerogative of "Aclass" resident members only. A mock mutiny ensued; "B-class" shareholders laughingly baulked at voting us in! Finally, with the cajoling combination of good food and wine, the Election process proved a slick affair, with hardly a ripple to the feast.

The people who were there, agreed it was the best meeting they'd ever been to (high praise indeed in a town where meetings are more common than hot dinners!) and left exhilarated, looking forward to the first AGM.

Recently, while gathered for a "roof wetting" party for the partly completed Shared Work Space (or the Sheltered Work Shop, as its builders refer to it), we found ourselves perched atop the beautiful new expansive roof, watching a spectacular full moon rise from behind the ridge, filling the valley with silver light. We mused over our past 11 years as a group. In our growing, together, with our love for the land and each other, with the necessary co-operation it took to live together on the land, we all grew strong. Through commitment and co-operation we had married together an unlikely gaggle of people; the Formation Meeting was the legal recognition of that bond. After 11 years of legals, we have amongst us the best bunch of bush lawyers this side of the black stump. Our speciality: - Local Government, Dams, Groundsel, Roads & Fences.

So sat the bush lawyers on top of the new roof looking to a bright future.





THE ENTERPRISE CENTRE MALENY

THE BUTTER FACTORY BLUES

♦ Anon

Seen crawl'n through the windows Seen sneek'n through the doors, They've come with brooms and brushes To clean those walls and floors.

That poor old build'ns empty, Yet no right we have to enter. Queensco ain't signed it yet -How can we start the Centre.

Jill Jordan just keeps go'n.
Marg O'Connell's ready for battle.
The Committee tears its hair out.
Bob Sample just sits in his saddle.

The sign says - "Soon Opening" - Its there for all to see
But doors that are all padlocked
Prevent activity.

Oh when will we get mov'n, Oh what must we do. Small Business needs our help'n Come on, Queensco, come on through.

We need a guardian angel, One to help our cause Someone to buy our Butter Fact'ry Without a long, long pause.

Then mid-night sorties can finish, Remove those locks from doors, Get the Maleny Fire Brigade To hose those dirty floors.

We'll slap paint all around, Fix window, roof and wall, Build office and work spaces In there, for one and all. One day that old building
- a hive of prosperity Will cause all the locals
To say "oh yes, we see"

It's an Enterprise Centre - we understand - A place for work and fun.

Lots of folks together,

T'share the costs and some.

So just be patient all of you, What's a year or two or three, Our centre is a com'n, Just you wait and see.

Community Enterprises Need Community Support

♦ Bob Sample

The Maleny community has given birth to quite a large number of organisations aimed at (in one way or another) improving our quality of life. Our newsletter is a clear demonstration of that fact.

Maleny has a reputation for having so many successful community groups within what is not a high population community. In some ways the number of organisations creates problems for them. There are often too many jobs and too few people. Those who do accept responsibility can feel unsupported and their energy input suffers.

Of course we all have our own lives to deal with - challenges to meet; opportunities to grasp; interests to pursue. However the various groups within our community do deserve our tangible support in one way or another.

It need not necessarily be by way of taking on a position of responsibility. It can be done in various ways - becoming a member; using a service; buying products; attending meetings. There are all ways of giving support.

In an effort to encourage and support small businesses in Maleny, the Enterprise Centre

project was begun by C.E.D.A. The project has now reached the stage where it is independent of C.E.D.A. and will soon begin the major task of cleaning, repairing and refurbishing the old Butter Factory building.

During the past year a mini-enterprise centre has operated from the Beechwood Place premises in Maple Street. Quality office and conference room facilities have been available for both community groups and small businesses. C.E.D.A. itself has been a tenant within this mini-enterprise centre.

As part of the "enterprise centre" concept a secretarial and reception facility has been operating. It has serviced in-house clients as well as off-the-street customers. Government funding has been available to help establish the enterprise centre, however the project does not receive on-going government support. In other words, it must be economically self-sufficient; its income must exceed its expenses.

For this to be possible the centre needs the support of local people. The support can be in various forms: by membership (\$10); by use of office or conference facilities; by use of the secretarial service, typing, photocopying and fax; or by helping with work on the Butter Factory.

When C.E.D.A.'s office is moved to Caloundra in the near future a major supporter of the enterprise centre will be lost. There is an urgent need to fill this gap. C.E.D.A.'s relocation does not mean that services will no longer be available. The Enterprise Centre will maintain its assistance to small businesses. It will also ensure that a professional secretarial service will be maintained.

The Enterprise Centre project has the longterm potential to be a major contributor to the Maleny community. If you believe this then give your support to it. Be prepared to become a member or to use its facilities. It may cost a few collars (a totally accidental typing error for dollars) however the returns can be well worthwhile.

Electronic Surveillance of Community Endeavours

♦ One of the NWOS

Little by little, without people being aware, the menace of the 20th century technology has been invading our co-ops. With the pretence of supporting the 'hard working' members a small team of New World Order Spies (NWOS), have been introducing computer technology into the coop-place. Far from relieving work stress, or the amount of work, they function solely to transfer the power to the technological elite. Work in fact increases, what with backups and changing the paper (just like in a dunny only fiddlier). and the stress of knowing that with the push of a button, or a stray lightning bolt, a whole days work can be wiped out (stress can be bad for the teeth). But where does it go? The Bit Bucket they say, but we know that all computers can communicate, and when information disappears, we know who's got it.

Information is the key to control. Bits and bytes, where's the value in that. Only hidden bits have power. Uncover your bites and liberate your teeth. Two bits are better than one, the more the merrier in fact. Redundancy is the key to survival. Shared bits are safe bits. The only cost in reproduction is the medium. Bits are just bits. The difference between chaos and order is the point of view.

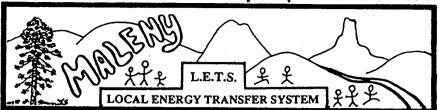
Prepare to share.

Forewarned is foreshortened.

You have been warned.

Artifical Intelligence

Computer: "I think; therefore I have no access to the level where I sum."



LETSMaleny — 11 Predictions for the 90's

- ♦ The Godmothers & Godfathers
- 1. Clock purchased for 50,000 BeeGees (Burley-Griffins) from account 9990 (Taxation Department).
- 2. Inter-LETS "Green Pages" outweighs Telecom's "Yellow Pages".
- 3. By decade's end Parliamentary salaries paid in 50% local units.
- 4. Hinterland Shire's new offices built entirely on Bunyas.
- 5. Maleny's agro-forest park timber (watered from sewage treatment & concrete batching plant) netts local community 100,000 Bunyas.
- 6. Crystal Waters sold to Japanese (Transcontpermaculture Ltd!) for 50 billion Bunyas.
- 7. Maleny LETS office now open 5 1/2 days a week!
- 8. Unemployment figures hit all-time low due to introduction of LETSystems into 5000 communities around Australia.
- 9. Maleny community purchases time-share units in Hawaiian resorts for Bunyas, (specially for burnout recouperation).
- 10. Co-Op offers special two-hour trial of Bunya trading.
- 11. Trading in LETS plastic credit card exceeds Visa Card trading by 1000%.

Huum – Not Another Meeting!



LETS is short for **LETTUCE**

♦ A.Nitram

We started as a Local Exchange and Trading System, but after Lots of Eating and Talking Situations we were transformed into a Local Energy Transfer System.

LETS is very particular about its words.

Lettuce consider the Early Transformation of the Said names.

Locally we considered that remaining 'Local' was an Extremely Tenuous Situation, (especially with the Real Estate Spiralling Treadmill (REST)) and needed reassurance and support so we remained 'Local'.

'Exchanges' (telephonic, transportational and pecuniary) are centralised controlled mechanisms for providing needed services while forcing different people through the same channels. 'Energy' however has many and various manifestations, is neither created nor destroyed, and is continually transforming while being transformed. Local Eating (and other oral stimulations) clarified This Sedition.

'Trading' is two way, Talking goes out of your mouth (as distinctly opposed to eating) towards others, unless everybody does it at once and then its a mess. 'Transferring' is continuous and goes round in circles - a very appropriate allegory. Largely an Ethical Transition Situation.

Local Energy was Transferred Slowly — so what's new. Community support was where we all started, but this was the 80's and lettuce must be fresh. We're not a co-op or an association. No way, man .. We're a SYSTEM.







Barung Landcare Association

WILL THERE BE A GREENER AUSTRALIA?

A concerned personal view.

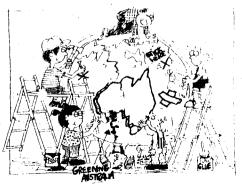
♦ by Dean Cameron

For a variety of reasons Greening Australia has chosen to view itself as a public funded distributor of grants to provide education and public awareness about the benefits of appropriate treeplanting/revegetation, and to actually achieve planting of trees, shrubs etc.

Having chosen a path to equitably distribute its funding resources, it has somehow locked itself into a mode of operation and mind-set, which in my opinion, is inappropriate and to some extent counter-productive in terms of achieving a vision of greening Australia.

WHY?

Scale - at current rate of revegetation in our area of Queensland it will possibly take 100 years or more to tackle the currently degraded areas. Over the next 10 years more clearing and more degradation will occur. In fact (although I have no figures) I suspect we are not keeping pace with clearing in this



Around the globe, community groups are working for the sustainable use of natural resources

region let alone world wide.

To have any real impact on greenhouse Co2 fixation we need to get serious.

Funding - Level of funding provided is not serious for the amount of work that needs to be done and creates thus a false sense that we are doing something about the severe problems facing us.

Focus - Funding is directed to education and demonstration (preaching to the converted), to token public planting and private ad hoc unprofessional planting.

Direction priorities - No serious effort is being made at vegetation of habitat, resource planning and legislative controls to prevent inappropriate clearing.

No attempt is being made to establish a viable and sustainable revegetation industry capable of delivering the services needed to even address, let alone redress, the compounding problems of CO2 emission and deforestation.

Appropriate revegetation will be achieved when regions and landholders are offered the opportunity to invest in windbreaks, shelterbelts, wood lots, forest plots and wildlife corridors, soil erosion buffers and salination prevention plantings. This approach can be seen to yield real returns.

An alternative model for distributing the present funding allocation could be to subsidise the start-up of INDEPENDENT REGIONAL COMPANIES (non-profit) - which could offer viable services suitable to the regional needs for revegetation and land repair.

These companies could draw on management, marketing skills and resources through umbrella organisations like Greening Australia or Landcare Australia. They could

also purchase equipment and consumables sales tax free, and could be given tax deductibility status so that revegetation work contracted could be claimed by the client as a charitable donation to future generations.

Such a network of companies throughout Australia could achieve 100 times the work presently accomplished by the present allocation of funding resources.

The companies could create a demand for their services by purchasing and repairing degraded land which could be resold as productive, well planned and managed land.

Employment would be created as well as a sense of regional achievement.

Barung as a Case Study.

I will use our region as a case study to analyse the role Greening Australia is playing in the greening of Australia.

The Barung Region of the Sunshine Coast covers approximately 1200 sq km and supports approximately 130,000 people.

If it was viable to set up a company with economies of scale and an innovative research and development commitment, employing 20 people to revegetate the degraded areas (covering over 40 km2) in the Barung Region, it would take 10 years and 1.3 million plant to achieve this goal.

This represents an investment of \$4,000,000, just to address the degraded areas.

Twice this amount (\$8 million) could be invested to improve productivity and sustainability over the region.

Let's assume this vision appropriately addressed the revegetation needs in the Barung region. Then we can ask:

What are the resources needed to achieve the revegetation needs in the Barung region?

- Local know-how and a skilled/semiskilled labour force (120,000 hours labour/year for ten years = 1.2 m hrs over 10 years).
- \$12 Million dollars.
- Research and Development expertise.

- Distribution, advertising and promotion networks.
- Machinery, equipment and consumables.
- Plant production infrastructure.

NOW LETS START ASKING SOME QUESTIONS!

What is the most appropriate means of resourcing this vision Australia wide? Investment or grant funding?

Will the Greening Australia budget ever stretch this far? (How many \$5,000 grant will it take?). Given that there are 130,000 people living in the region, this represents less than \$10/person/year.

Is it feasible to impose a tax or Local Government levy to raise the required funding?

Would it be better to allow a 100% tax deduction for all suitable revegetation as correctly applied to degraded areas?

Could user-pays-work be done if there was an economical revegetation service offered in the region which did not have to compete with "free trees" and grant schemes?

Is a combination possible? Perhaps wages for a revegetation team could be funded and material costs be tax deductable to the landholder.

If large scale revegetation is to happen it will not be achieved by producing masses of trees and giving them away. All this will achieve is to devalue trees, produce careless and sporadic planting and maintenance.

At the same time it will unfairly compete with the nursery industry, and with any potential revegetation industry and it will work counter to obtaining research feed-back on performance of plants and techniques.

Large scale revegetation will only (in my opinion) be achieved if it is offered as a professional and valued service. If the same standards of performance were used for community and rural revegetation as are applied to Mining Industry, we would be way in front.

MALENY GROUPS WORDFIND,

Maleny Co-operatives Review Easter 1991

Labour-Is it feasible to imagine that 1.2 million hours of unprofessional labour will be expended on revegetation over the next 10 years in this Region?

Infrastructure - Even if this amount of labour were expended, could individuals without access to suitable infrastructure achieve the same economies of scale and the same result?

Research and Development - Without an organised professional service, who would research which species perform best in various sites as well as which techniques and equipment are most suitable?

Production - Where will the several millions of plants needed to achieve this vision be produced?

My contention is that the vision is best achieved by providing a professional revegetation service which controls its own species selection, collection of seed and plant production, performance, monitoring, promotion and distribution, planting and maintenance. Funding should be through a combination of user-pays, tax deductibility and local public funding.



WHO is WHO?

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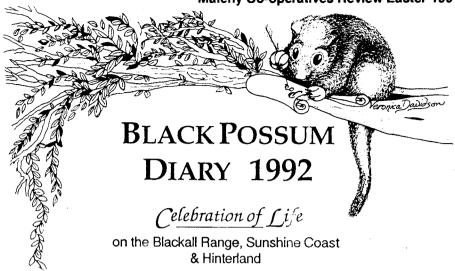
- 1. Which group trades in Bunyas?
- 2. Which group recycles things?
- 3. Which place do you get money from?
- 4. Which Co-op has only got women in it?
- 5. Which group plants trees?
- 6. Which group has a school?
- 7. Which Co-op has an organic food shop?
- 8. Which Co-ops publish things?
- 9. Which Co-ops have people living on combined land?
- 10, Which group acts in Witta?
- 11. Which group wants to save the platypus in the Obi Obi?
- 12 Which group supports enterprises?

Solutions: next issue.



TKUUI;





After the success of our 1991 Diary, the Black Possum Publishing Co-operative Society Ltd. plans to produce a 1992 DIARY and anthology of original, previously unpublished artwork and writing from local residents.

Any of the following, celebrating our experiences of life, could be just what we are looking for:

short poems, prose works

♦ planting and gardening socries

*recipes, letters, dialogues

art work

*cartoons, jokes, anecdotes, riddles

Guidelines:

- ♦ written work no more than 200 words or 25 lines; typed, double-spaced, wide margins
- *art work BLACK INK DRAWINGS (NO pencil drawings), preferably A5 size (i.e. ½ size of this page)
- *all material submitted must be accompanied by a stamped, self- addressed envelope
- *we regret we are unable to pay for contributions
- copyright remains with individual contributor
- ❖ Black Possum has the right to make minor editorial changes

Deadline for Submissions: 1st. June 1991

Send to: Black Possum Diary Submissions, P.O.Box 366, Maleny Q 4552

Phone enquiries:

Artwork Veronica Davidson 942 838

Writing...... Elsie Brimblecombe 943 194

Lesley Singh 942 809

Mary Garden 944 111

Skillsharing: Like to see your contribution make the journey from pen to print? This is a community publication so your participation is most welcome. Black Possum will be conducting workshops and working bees at many stages of the Diary's production. Local newspaper, The Range News, will keep you informed.

The World We Are Living In.

LIFE OPTIONS in the 1960s: there were few decisions to make; father went to work, mother kept the house and raised 2.4 children; it was an either/or world:

- either we got married or we did not (and of course we almost always did)
- either we worked nine to five (or other regular full-time hours) or we didn't work, period.
- Ford or Chevy
- Chocolate or vanilla

Sure some had more choices: NBC, CBS, or ABC; LOOK, LIFE, or the POST. Strawberry ice-cream; but there was only a few product choices.

In the 1970's: there was more choices created through the revolution in the 60's.

In the 1980's: a decade of unprecedented diversity.

Remember when bathtubs were white, telephones were black, and checks green?

In today's Baskin-Robbins society, everything comes in at least 31 flavours.

(752 different models of cars in the United States, 2500 types of light bulbs available in

Manhatten, more then 200 brands of cigarettes in the US.)

Excerpt from Megatrends.

J. Naisbitt.



JOKES



J.J. Richard's truck was recently doing its Witta run, the garbo was busy at his run-

He came to a house that didn't have a bin out front. He noticed an old bloke sitting on the verandah, so he called out to him:

"Hey mate, where's yer bin?"

To which he received the reply-

"Yeah bloke, I've bin to town."

The garbo, realising he was misunderstood, tried again:

"No, no, mate, where's yer wheely bin?" to which the old fella replied:

"Well, I reeely bin to Caloundra to take back me wheely bin."











How many Co-op workers does it take to change a light bulb?

Only one, it just takes a long time that's all.

First of all it will have to go to a meeting to get approval to purchase the said light bulb. Funds will have to be raised and a sub-committee is likely to be formed.

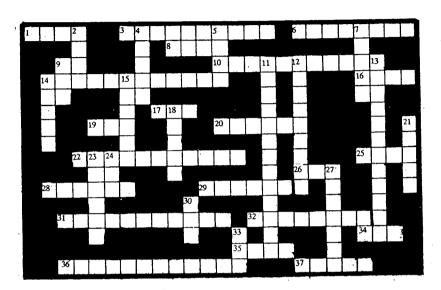
If it is the Credit Union they will have to decide if the light bulb is an ethical item to invest in. Wastebusters will have to ponder if they can recycle it. The Co-op will ask is it organic? And Mountain Fare will insist a woman changes it. LETS will try to obtain the item at least with part Bunyas.

So, if we can invent an ethical, organic, recyclable light bulb and trade it for Bunyas, changing it will be womans work, and it will certainly only take one of them to do it.

(A. Co-op worker)



ARE YOU AN UP-TO-DATE MALENY COOPERATIVES REVIEW READER?



HORIZONTAL:

- 1. Our very new, own and greener than green Ms Alderwoman.
- 3. Which seasonal festival was held by Mountain Fare?
- 6. How many years has Crystal Waters existed?
- 8. *Nearly a lebanese conifer tree (moving soon).
- 10. *Dark australian marsupial.
- 14. *Those people bankrupting refuse.
- 16. *Small or narrow place on Maleny's main street.
- 17. *The Master follows the EConomics (abbrev.).
- 19. *Roman numeral for 1000 with an abbreviation Cubic.
- 20. How long does Question 22. take?
- 22.* Amphibian depression.
- 25. How many ways to finance your busi-
- 26. Negative Interest Money (abbrev.)
- 28. What did Maleny Credit Union members respond to?
- 29. What kind of nuts does LETS trade in?
- 31. The Possum of the Year 1990.
- 32. What kind of tree did the Primary School children plant?
- 34. How many trees are for free when you join Barung Landcare Group?

- 35. By which standards are organic produce graded by?
- 36. Is it a permanent agriculture?
- 37. What did the Possums launch?

VERTICAL:

- 2. A diminutive suffix (plural) eg ring....
 4. The front bit short of an adolescent bean.
- 5.* Short for almost unbelievable (plural).*
- 9. A joker; to wiggle.
- 7. What does Wastebusters hire out?
- 11. A place with aquatic clarity.
- 12.* An insisting set of tools (there are two of those kind of co-ops).
- 13. Price of passage to high hills.
- 14. Where is a lot of Action?
- 15. A drinking place on a ladder.
- 18. Life intervention principle.
- 21. What can we all afford to give?
- 23. What you are reading.
- 24. How many Co-op workers does it take to change a light bulb?
- 27. What is Frogs' Hollows Coop called?
- 30. What does LETSNEST trade in?
- 35. How many tonnes of garbage does every man/women/child produce per year?

Help: marked WITH * is one of the groups existing in Maleny and surrounding.

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