

## Village Life / New Economics

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### **Life Systems Cooperative**

We are creating something new to the business world: a Life Systems Cooperative. It is essentially a corporation owned by, managed by, worked by and for the benefit of the residents only. Its sole purpose is to provide all life support systems to maintain a decent, secure, worry free life for all residents and their offspring for life.  
The dividends: Happiness!

### **Maslow Economics**

What would happen if you took the best of capitalism and combined it with the best that socialism has to offer, and in the process dropped the negatives associated with each of them? This might produce a system that guarantees life necessities such as food, shelter, health benefits, pension etc. to insure a dignified living. It would also offer luxuries to those who are willing to work harder for them if they so chose.

Currently, the U.S. attempts this to a degree, but it is not working all that well. One problem is that money is given to some persons to create parity, such as Social Security. It gets intermingled with luxuries as well as providing for others who do not qualify for benefits. What is suggested here is to provide a house; provide medical coverage; guarantee meals every day to all persons. Simple as that. If you want more than “just a house” then work towards a fancier one. But in the meantime there is no suffering.

### **Reverse Engineering**

In the early 1980's as mainframe computers began to drop below \$250,000 in cost, reverse engineering came into vogue. Knowing that the current computer technology would be obsolete in just three years manufacturers decided not to patent the machines. Schematic drawings were required in order to file a patent. A competitor only had to review the drawing now made public, make a minor change, apply for his own patent and compete in the marketplace. Manufacturers realized that if they didn't file a patent for protection their competitor would be the first to purchase a new machine. But the reasoning was that it would take competing engineers at least two years to disassemble

the machine, understand it and copy it, which was longer than the one year to copy it if they had the drawings.

We are reverse engineering an existing village economy system to work in our time and location.

If we assume that there is intelligent life in space, and some of it is probably much more advanced than we are, then some of it must be at a higher level of evolution than we are. If that is the case then we must also have to believe that they would surly have worked past the inequalities and sufferings our current culture visits upon millions of people in the form of famine and ill health, the result of poverty.

What we are trying to do is to imagine that system of living that a far more advanced race would have in place and to reproduce it to fit us here and now. We intend to build such a system. By reverse engineering we are free of all of our preconceived notions of how things should be, free of discriminations, biases and cultural demands. We are free to start anew to once and for all eliminate poverty.

### **Rat Summation**

When I think of rats in a maze, I always visualize them seeking cheese (not unlike we do). Until recently I believed that whenever such a rat traversed a dead end corridor in the maze he made a “false” or “bad” decision. However now I understand that in order for the rat to truly master the maze, he must journey down all of the corridors. This is especially true if he was fortunate enough to locate the cheese on an early foray -- how else will he know if the cheese is *all* there is?

Most books or articles that purport to offer a new method or insight into an existing problem devote twenty to forty percent of their pages just to outlining the problem. In trying to lay out in my mind a way to describe what a Co-op Village is, I stumbled across some interesting questions. Why is a restatement of the preexisting problem required at all? Is it really necessary to make readers uncomfortable, fearful and maybe a little guilty by reminding them about the economic system we have created and live by today? Is it possible to cut this step out and still get the point across, that is, that the right time for Co-op Villages is *now*?

In our legal system there is a rule of evidence known as “res ipsa loquitur,” Latin for “a thing speaks for itself.” It is applied when a thing is so obvious that it need not be debated but rather can be assumed to be a fact. Under this rule the driver of an automobile is assumed to be in control of the car’s movement, not someone else. Accordingly, an injured party doesn’t have to prove that the driver ran over him, in lieu of its back seat driver. To invoke this rule, the injured party simply says “res ipsa loquitur,” and then the burden of proof shifts to the driver to prove that it was the back seat driver’s fault.

So what does this have to do with the Co-op Village? What does this all add up to . . . the final summation? I think this. It is entirely possible that 10,000 years ago we made a wrong turn in the maze in building an unsustainable economic system and way of life that have led us to where we are today. That is to say, we have hit the wall. Our social, economic and environmental problems are so obvious that we can now simply rise and shout from the rooftop: “Res ipsa loquitur!”

What we are attempting to do here at The Co-op Village Foundation is to offer humanity a new form of economics; an option out of the existing system. Maybe it will work – maybe it won’t, but at least it is an alternative to continuing to bang our heads against that infernal wall and pretend all is progressing quite well. (i.e. 3% more people are hitting the wall over last year).

### **Serve the Serving Ship**

As a teenager, I remember reading sea stories of the great square-rigged sailing ships and being enamored with them. What impressed me the most was the utter simplicity of the relationship between the seamen and their ship. The crew served the ship and the ship served its crew. If the relationship ever got badly out of balance, both ship and crew were inevitably lost at sea. It was quite simple.

Using the terminology of the today’s business world, what we are embarking on here at The Co-op Village Foundation is to take the essence of a corporation to a new level. Traditionally corporations are crewed by three classes of people: the investors, management and line workers. What we are attempting to do is make all three classes the same persons. And then on top of that we need to make the corporation serve that one class *totally* in all areas of life and *forever*!

I am not aware of this ever having been done. We are creating a business whose only purpose is to provide wealth, security and leisure to all involved with it. Instead of how it pays cash dividends, it would be judged by the amount of happiness it pays out.

I recall reading two historical books that dealt with the D-Day invasion: The Invasion Of Northern Europe and The Longest Day. They both chronicled the extraordinary amount of detailed planning that went into the assault. The thought that kept occurring to me throughout the reading was this: If this same amount of planning went into living instead of killing, how much better off the world would be! Why don’t we do this kind of “planning for the living”?

The Co-op Village is an attempt to create a corporation whose business is to mind our own business. This corporation would balance our collective checkbook, prepare our budget and manage it, shop for us, monitor our maintenance schedules, help educate our children, research our legal problems, look out for our well being, etc. We, the members, would use our collective skills to ensure everyone’s welfare instead of each of us

managing our own personal affairs, as we are now inadequately prepared to do in some areas and suffering accordingly.

The traditional view of a corporation dictates that it squeeze the maximum production out of the line workers in order to reward the investors. When an employee can no longer produce at maximum level he is discarded laid-off and left to fend for himself. Under our new vision of a corporation the interest of all concerned would be the deciding factor. This is because the members are both the employees and the investors. In this scenario that same employee would still be laid-off, but the corporation would then have to find another suitable position for him, otherwise it would be failing in its mission to provide wealth (in the form of well-being, security and leisure) to all involved.

The traditional view of a corporation also dictates that it grow X% each year. If it doesn't, it and its management are deemed failures. This pushes corporations to a higher degree of risk each year -- and closer to bankruptcy. For what? Forcing a corporation towards its ultimate doom seems a reckless business plan. Under our new vision of a corporation, growth is unnecessary. Security and leisure would be the driving motivators, not growth.

The traditional view of a corporation dictates that it discard an employee who produces at a slower rate. To retain him is to reward him — in effect to pay him more for underachieving. For example, if it takes him two hours to perform a one-hour job, he draws twice the pay per job of other employees who perform efficiently! Therefore he must go.

The Village is a cashless environment. The employee, as a member, does not draw pay, but instead receives dividends in the form of well-being, security and leisure. This system recognizes that not everybody produces at the same rate. It allows the employee to take as long as he needs to complete the assigned job. He is not penalizing the investors (including himself) if he takes longer. Here everybody gets what they want and the job gets done.

The traditional view dictates that businesses run at around 80% capacity. When events cause production to increase closer to 100% companies begin to get into trouble. Our new view allows the Village, as a business, to run at around 30% – 40% capacity, leaving plenty of safe fumble room.

To return to the sailing ship analogy, this “new-vision” corporation will serve all collectively to the degree that it is served. Simple as that. It's in the best interest of both the Village and its members for everyone to serve this “serving ship” to the best of their ability.

### **Warm Fuzzy**

The new corporate economic system created by the village will not be cash hungry like its outside cousin corporations. Nor will it be burdened by wages, taxes, worker's

compensation insurance and large overhead. It will be a lean, mean non-cash hungry machine that can cherry pick the profitable business contracts and take them away from the large established businesses. It will be like genetically creating a new small, warm fuzzy animal similar to a rabbit to be released into the jungle. It will not be very hungry. It will just sit in the bushes. But when it does get hungry it will be able to easily devour any lion it chooses.

### Utopia Knot

Don't get all tangled up in a knot thinking this is about building utopia. It is not. Residents will probably still suffer in some manner or another. Some might suffer from unreturned love, low self esteem, ageing in a deteriorating body, physical handicap, chronic illness or loss of a partner. Yet others may suffer from boredom, consequences of bad choices or unfulfilled desires. There may still be an occasional fight at the ballpark or the PMS Support Group meeting. All of these come with the game of life itself.

But hopefully no one will suffer needlessly from hunger, lack of medical attention, lack of housing or security, loss of income or fear of not being able to provide for oneself. All of these fears should only be shadows of the past.

### Jobs

Because the village is a cashless society, 80% of the jobs typically found in an economy will no longer be needed. Such unfilled jobs might include cashiers, sales, marketing, truck drivers, advertising, security, payroll clerks, bankers, bookkeepers, etc. The village must fill only those jobs that directly benefit the village, such as constructing and maintaining buildings, raising and preparing food and providing health care. With fewer jobs (only 20% of the usual number) the need for the standard 40 hour workweek will be eliminated. Assuming most members want to have village jobs, a typical member might work 20 hours per week or less. Job sharing would be the rule rather than the exception.

Training for some jobs might be provided through on the job training received from those already skilled. It might also require some additional classroom time, in the village and/or at a local vocational school, with the costs borne by the village. Because members might not sell their trained services outside the Village, typical certifications might not be required. With this in mind many requirements could be ignored, such as a plumber having to take a general education class in order to obtain certification.

Some members might choose to keep their outside jobs. The Village would support them in this endeavor by maintaining those constants in their home life such as home repairs,

preparing meals, babysitting and maintaining the car and lawn. In exchange the Village might receive an agreed-upon percentage of the employee's wages. All would be happier and less stressed.

### **Restructured Jobs**

Jobs in America are plagued with the polar problems of either consuming too much time (up to 60 hours a week), and no jobs available to others. What if you restructured the jobs so that there were far fewer jobs, but able to be worked by most everybody, paying the same rate to all, with a maximum workweek of 20 hours?

This is doable! By going to an internal cashless society, 80% of most jobs are eliminated. This would then create the above situation in which job sharing is the rule. Because there would be no competition for jobs, those with the skills would be most eager to share their knowledge and skills with the untrained so that the 20 hour maximum is not exceeded – the pay is the same

### **Caballero**

The Spanish word for gentleman is “caballero” from the root word “caballo” meaning horse. Thus a gentleman is a man with a horse, a nobleman that can afford a horse and mobility, much the opposite of a peasant.

Wouldn't it be more honest if the English language had such a word for a high classed single parent. Such a word would differentiate him/her from a peasant single parent, that being one with no car or an undependable car; no permanent dependable baby sitter; ready supply of cash for commuting to work or gas – and therefore one without the possibility of ever having a steady job. Maybe its time that we can be honest about the hell our current economic system puts some people through. Let's call it what it is.

### **Slap Around**

During the time of the great square sail ships, sailors of the British Navy took joy in playing a game I dubbed “slap around”. Their huge warships carried 500 men and a dozen or two young cabin boys. Invariably on each voyage there were at least half a dozen new boys around the age of nine venturing to sea their first time. Once at sea the sailors would get bored and initiate those first timers.

A short piece of rope was tied to each boy's left wrist with the other end being lashed to the mast placing the boys in a circle facing each other's back. Their right hand held a board. There were only two rules to the game. When you were tapped by the boy behind you, you had to tap the one before you. You could hit as hard or soft as you wanted; you were free to choose.

After several rounds of slightly tapping each other someone would always feel that they had been tapped too hard and would accelerate his blows. Before long the sailors would

be roaring with laughter at the sight of the boys beating the hell out of each other. What was so funny (or sad) was that all that was needed was for one boy to choose to go back to tapping, but they couldn't comprehend that what they did was a delayed version of what was coming back around to them. All they had to do was to simply stop!

We are playing in an economic game of slap around that is also torturing us. All we have to do is to simply choose to stop playing it.

### **Lies**

In his book Looking Backward, written in 1863, Edward Bellamy describes the current economic system as one in which everyone is forced to lie in order to survive. To sell our product or services we must hype them as superior to all others, not reveal weaknesses and defects, obscure competitors' benefits and make recommendations which we know might not be in the buyer's best interest. Bellamy goes on to say that lying to survive is so rampant that if an angel came to earth and decided to stay and raise a family here he would have to join our economic system, a system that "would even pervert an angel".

Michael Lerner goes even further in his book The Politics of Meaning in detailing the lies we must tell. He describes a culture based on so many lies that we come to expect them from everybody all of the time. We look each other straight in the face and no longer question the fact that we have just been lied to -- as if it should not bother us in the slightest. We come to expect it. In fact it would be considered rude to call someone on it. And thus our whole culture is based on lies and untruths.

What a terrifying way to base a life on.

Co-op village life should change this as there would be nothing to lie about. No one is trying to sell anything. No one is being forced to take advantage of another. There is nothing to conceal; no money or power shifting. There is only the truth for all to share. Surely creating a culture based on truth is a turn in the right direction. No lie!

### **Transparent Corporations**

Many corporate histories reveal common practices of self serving back-room deals, discrimination and acts that are beneficial only to the corporation and its people while not exactly good for humanity. Although there may be little actual board room discussion on these subjects, many corporate decisions are indeed flavored this way.

Several hundred years ago, when corporations were first chartered, a reserved right of the chartering government was to recall that charter if the corporation no longer served the common good. Somehow we have lost sight of that reservation. It is now accepted that a

chartered corporation lives forever no matter how it serves, or fails to serve, humanity. We seemed to have willingly given up the right to recall them.

The village will require and own several corporations to run itself. Some will be charged with running the village itself while others will be created to provide outside jobs and income for those that choose it. To insure that the Village corporations serve the good of all the residents, the corporations must be both transparent and ever watchful of losing their chartered purpose – that being to serve the best interest of all concerned.

Transparency means all decisions, transactions, activity and risks, both current and future, are actively disclosed to all residents. This implies that not only are the records readable and available, but that all residents need to have been trained to review and understand those records. To insure equality and justice all residents would need to be trained as auditors and board members.

Non-typical disclosure might include listing of the names, benefits received, rate of pay and time worked of each person associated with the corporation, as well as the overall benefits to the community at large. All residents would then know who benefits from those activities.

These disclosure tools would then make it easy for the village to understand the benefits of the community supporting that particular endeavor and to continually evaluate the risks involved with it. This would also be used to determine if the corporation has gotten out of hand and perhaps needs to be reined in, personnel changed or the corporation be closed down as it may no longer serve the greater good of all concerned.

This is how corporations were originally intended to be run. The only difference is that this was originally the power of kings but now will be the power of all concerned.

### **Do No Harm**

We all know that the first rule of the medical profession is “First: Do No Harm”. We all know that the only rule for corporate officers is to “Maximum Profits”. But we may not all know that this profit rule is based upon common law. Legally, a corporate officer cannot circumvent this rule. It is not his right to do so. No matter what his heart tells him, he is liable to the stockholders if he willingly violates this rule.

Wouldn't it be nice if the Maximize Profits rule was replaced by the First Do No Harm rule? Why not? It's easy to do. All you have to do is amend the articles of incorporation or bylaws of each corporation associated with the Village. This could be accomplished by an article such as this:

“Article ??? Do No Harm

All directors and officers of the corporation are hereby relieved of their common law duty, responsibility and resulting liability, to maximize profits. Instead these

persons are charged with the duty to do all that is reasonable to minimize harm to persons or the planet while still maintaining life for the corporation.

The board of directors must dissolve this corporation if X% of the stockholders deems the corporation is creating an excessive amount of harm or no longer serves its intended purpose.”

The term reasonable is used because, like humans, a corporation cannot please 100% of the people 100% of the time. Such as, a corporation purchases land to build a factory and discovers squatters living on the construction site for four months. The corporation must assert its right to the land no matter what. Or consider the factory is on fire and in the course of saving it shrubbery is drowned and trampled by the fire brigade.

Keep in mind however, that based on the Transparent Corporations article above, an annual review will be made to determine whether or not the corporation is serving both its purpose and the community, and if it is not then it should be dissolved.

### **Dreaded “D’s”**

The village economy would provide a lifetime shield from the financial impact of the dreaded “D’s”, that being: downsized, divorced, death of a partner, disease, disability, dementia and delinquent utility bills.

### **Divorce**

So how might divorce be handled within the co-op village? First of all divorce might not be as traumatic in the village because the economic stinger would be removed. There would not be any doubt about how the family would survive economically. For them the economics would remain the same. No one would be homeless. No one would lose their job, be in turmoil over child care, have to leave town or move in with family. There would be no near bankruptcy currently associated with divorce. No one in the family would worry about their next meal. What would remain the same is the emotional turmoil of “I’m not loved”. But that should be a lot easier to deal with insulated from the economic upheaval of traditional divorce.

What would change is that one party would move to another home on the other side of the village. If the spouses worked together, one may choose another work group. But in the meantime both parents would be there for the children. The spouses might only see each other at the softball field, and that would be at their choosing.

The big twist might occur regarding court ordered child support. If both parents continue to work within the village, the village might decide to pay the child support on behalf of the paying spouse. This would be done with the expectation of the village receiving that support check back from the receiving spouse monthly. Thus it would merely be a sham to keep the paying spouse from having to work outside the village for wages. These payments would continue as long as both spouses continue to reside in the village. This might even force the spouses to be more cooperative in the breakup so as to not drive the other party out of the village from loss of dignity. Because the work output and well being of each resident is of importance to the entire village all residents close to the divorcing couple would probably assist in the healing and recovery process and helping each retain their dignity.

### **Courting**

Young single persons and divorced persons might wish to meet and date outsiders. This might be accomplished by providing transportation for outside schooling or employment. That person also would have the benefit of seeing the outside world in more detail so that they could decide for themselves which culture to live in. The village might even provide housing in the nearest town for these people for a year or two.

Genealogy records would be maintained on all residents so that eighty years down the road inbreeding could be prevented.

### **Required Work & Personal Income**

Of great concern to residents are the questions: “How much time would I have to work?”, “Will everyone have to work the same amount of time”, “Would I have to share my pension” and “What happens if someone refuses to work?”

These issues would be decided by the entire community itself through three of its twelve Focus groups, being:

1. How will we share our abundance?
2. How will we enrich ourselves?
3. How will we coordinate what we enjoy doing?

But in the meantime, simple answers are offered here as to how the Focus groups might resolve these issues in the early startup stage.

However, before these questions can be answered residents would need to understand several factors about the village economics, that being:

Factor #1 Transition Periods: It will take time to get residents to go from “each man for himself” mode of thinking to “What’s in the best interest of all concerned?” mindset. It will take time to go from the current cash culture to a self sustained cashless culture. It will also take perhaps ten years for startup, that being financing the construction and land acquisition and then to payoff that financing, before the village is truly running as envisioned.

Factor #2 Cash Requirements: At startup a great amount of cash will be required to purchase land and building materials. Success of the village will always be at risk as long as outside parties (banks) have a mortgage on the property. Therefore it would be wise to raise as much cash as possible from the residents and at the same time prioritize paying off any third party financing as soon as possible, insuring that the community land trust will be free to manage the property for hundreds of years as envisioned. After startup a small amount of cash will be required for some utilities and other outside services the community simply cannot provide for itself.

Factor #3 Limited Pensions: Some residents will come into the community receiving pensions, annuities, Social Security, or passive business income. It is probable that in 30 years no resident would have these income streams.

Factor #4 Room & Board: Each resident would be expected to provide the cash or cash equivalent to pay for their share of the land, infrastructure and house. Each resident would also be expected to provide the cash or cash equivalent (labor) for their living expenses.

Factor #5 Timecards: Initially an accounting office would track payments made and time worked by residents. After all property has been paid for and the village has shifted its mindset successfully this function might cease.

Factor #6: The Focus group “How do we coordinate what we enjoy doing” would attempt to assign jobs in accordance with our personal likes, thus we would enjoy the tasks assigned and not feel like we were working. This Focus group would also do all it could to coax residents to socialize and at the same time perform additional efforts on behalf of the community that only outsiders might consider work.

Possible Solution #1 Purchase Money: The first issue would deal with the “purchase money” needed to pay for a resident’s share of the land, house and infrastructure. Cash would be needed to pay outside vendors for the land and materials. Village Companies could be formed so that residents without the up-front cash could perform outside work. This job might be for 20 hours a week for three or four years until the debt is paid.

Possible Solution #2 Living Expenses: Each resident would have to contribute for their share of food, utilities, property taxes, etc. Because cash would be needed mainly in the

formative years, those with cash incomes might be able to provide cash, at a pre-decided rate, instead of performing work. Those without an income would be required to work a village job, internal or external, for perhaps 20 hours a week, forever. This might be in addition to the temporary “purchase money” job some would hold.

Please note that in a short period of time the “purchase money” job would be eliminated. Also note that in time those with outside cash incomes would die off so that eventually no one would be in a position to cash themselves out of performing work.

Some residents may be exempted from work due to inability to perform any type of work. The village may allow an elderly family member in that fits this description, as we all may be in time. However, even physically disabled residents might be able to answer phones or snap peas. Again, all of these issues would be decided by the community through its Focus groups.

Possible Solution #4 Personal Income: If a resident has cash income more than his share of living expenses, he should be allowed to keep that excess. Remember that in time this disparity will go away through attrition.

Possible Solution #5 Work Refusal: In the event that the Focus groups cannot get a resident to perform his required work then the community could decide to refund his purchase money and perhaps provide additional help to get him established to live elsewhere. The refund amount would be as pre-defined in the Community Land Trust Bylaws. This would not be an act of ill-will towards that resident, but rather a recognition that some persons might not adjust to this way of life and would be happier elsewhere.

### **How Will The Village Finance Itself?**

Before this question can be answered, the reader must first read the prior article “Required Work and Personal Income”, paying close attention to the economic factors discussed.

Working under the economic factors mentioned above, village construction and maintenance financing might be achieved utilizing a combination of the following methods:

**A. Resident Entrance Fees:** A nominal fee (\$1,000) might be required from each resident so that he will be considered seriously.

**B. Resident Full Payment:** Residents with the means to pay their share of housing and village costs up front would be expected to do so.

**C. Resident Investment:** Those residents with excess cash or investments could invest funds into Financing, Inc. This corporation would hold a mortgage on

the land and buildings and would pay interest to the investors at a rate more than CD rates at a typical bank but less than the typical return on stock investments. The stockholders of this corporation would be only the investor residents. As soon as these funds are repaid, this corporation would be dissolved, leaving the land free and clear.

**D. HUD Financing:** Up to 70% of the finished market value of the land and buildings might be borrowed from the Federal Government at a low rate for up to 40 years.

**E. Outside Jobs Creation:** Outside village businesses and jobs as well as village industries could be created so that those without the up front full payment could earn the cash needed for their share of buying into the village. After the mortgage is paid off some of these jobs could still be filled so that some cash continues to flow into the village for outside purchases.

**F. Entitlement Revenue:** Some residents might qualify for HUD Section Eight rent assistance based on low income, some might qualify for Medicare home nursing assistance, Family Housing Assistance or some other government assistance that might go towards “rent”.

**G. Pensions and Passive Incomes:** Those residents with pensions, Social Security or passive incomes might wish to share some of that income with the village either as a gift or instead of performing labor.

**H. Grants:** Grants will be applied for whenever possible.

**I. Deferred Options:** A fraction of the land needed might be purchased with options to purchase the remaining fractions at later intervals. This would lower cash requirements until the village is prepared for its next expansion.

Most of the above would be managed by the Focus Group “How Do We Enrich Ourselves

### **Finding 500 Members**

The following suggested ad might be run in the Sunday newspaper once a month in order to spark younger membership when we are ready to build. The ad would be in the General Employment section.

Now Hiring - All Trades  
No experience necessary

Long-term Employment, 300 positions  
Health Benefits / Retirement

Family Housing provided  
Free Child Care  
Free Job Training  
Single Parent families welcomed  
Personal transportation not required or needed  
No relocation from this area; located in Santa Rosa County  
Non-Profit organization

Contact: [www.co-opvillagefoundation.org](http://www.co-opvillagefoundation.org)

The ad is a tongue-in-cheek demonstration to the individual who recently posed the reasonable question of “How are we ever going to find 500 people locally who wish to live in the village?” It is not hard to imagine that we would find ourselves flooded with applicants, far more than we could possibly accept. Please remember that one of the twelve Focus groups, How Do We Expand Our Community, would be charged with the task of membership screening.

### **80/20 Rule**

The 80/20 rule under organizational behavior states that 80% of the work in most organizations is done by 20% of the group. This is why most intentional communities fail after startup. Either the 20% doers get fed up and quit leaving the group floundering or the 80% get tired of how things have been done (for them) and leave in mass. Small groups are most susceptible to this rule.

That is one reason for the inflow of 500 persons within the first year. By going to consensus and with this many residents the harmful side of the 80/20 rule is greatly weakened.

### **No Your Neighbors**

No, you will probably not know all 500 of your neighbors. A resident will be extremely close to 30 members of his Cluster though, sharing breakfasts together and participating in work parties. A resident will also be somewhat close to the 100 members of his Neighborhood (3 Clusters) coming into contact with them at nightly dinners. However, little contact would occur with the remaining 400 Village residents unless you work with some of them or share a hobby. These 400 will none the less be concerned with your well being, the same as you will be with theirs. If later you decide to make a change in your life you are free to move to another Cluster at no cost. This would afford you an opportunity to begin life anew as you choose.

## The Human Element

We realize that adjusting to the "Greatest Good for All" Concept will take some readjustment in thinking for most folks as they join the Village. So, all prospective residents will take free classes on consensus thinking, personalities, and meditation, and be assigned a Mentor to aid in their six month transition into the Village. After that transition time, all of their needs will be supplied for life - shelter, food, utilities, education, job training, family, security, etc.

The other concept that may be difficult to grasp is decision making on a scale necessary to cover 500 residents in the Village. But if the Village has its basic needs for economic and social security met, the smaller Hubs should be able to handle the rest of the internal decisions necessary to govern themselves by consensus.

## Violent People

One of the main criteria to being a resident is that you cannot be a threat to another resident. But what happens if later on you do pose a threat? Let's face it - people are people; passions flare; spouses sometimes fight. In our current culture the police arrive, determine if a mark is visible on one party, then arrests the other party. The arrested party can then pay either the court or a defense attorney \$1,500. And we go about our lives feeling that all is right in the world.

Within a Village the problem would most certainly be handled differently. The First Responders would not be forced to make an arrest. They would have an arsenal of options: They could call your Mom or your buddy to take you off for a cup of coffee. Arrangement could be made for you to get **immediate** counseling or mediation. You could move to the guest lodge for a few weeks for free while things simmer down. You might even move into a new neighborhood to remove yourself from your agitation. If the problem is job related another job could be made available the next day.

The Village might require more counseling, require that you take your prescription medication or help you refrain from alcohol if that is the problem. But the bottom line is that the Village will try to assist a resident to no longer be a threat to another. This is unlike our current culture where we seem to sidestep problems and let them fester. Here we will have to actively intercede for the sake of the entire Village.

And of course, if the Village fails to resolve the problem and the threat remains it will have no recourse but to refund that resident's investment and evict them from the community temporarily or permanently. The Village must protect itself.

## Homeless to Aliens

Recently I attended a workshop regarding lack of affordable housing for persons with disabilities and the homeless. As I sat there I noticed that half of the participants were professionals employed as social workers, attorneys specializing in discrimination litigation, etc. and the rest were referred to as their “consumers”. I listened as they all agreed that there just were not any affordable homes available, period. Just this week the city of Pensacola, by its actions, implied that affordable housing was new homes in the \$175,000 - \$200,000 range. It appeared that nothing at all was accomplished by the workshop except for a little venting and a few consumers learned to fight harder for one of the remaining affordable houses.

During the workshop Albert Einstein’s statement “The enormous problems we face today cannot be solved by the same frame of mind that created them” kept going through my head. Maybe we are looking at the problem too closely. I wondered how an alien, unfamiliar with our culture and economics, would have assessed the workshop and address the housing problem? I think possibly the following:

- This is a long term problem that has been occurring for many, many years. If the goal is to make the problem permanently disappear, it is futile to solve the long-term problem with a short-term solution.
- Based on ten thousand years of history it is obvious that governments have no intent of permanently resolving this problem. Therefore it might be concluded that in the scheme of our social economic system the “problem” is beneficial in some way and is not a problem to the whole. Or perhaps it is just a small flaw of our system that we tolerate.
- The problem may have been sliced and analyzed too thinly. Litigators view it from a litigation viewpoint only. They are paid to do that so they must close their eyes to other viewpoints. Social workers do the same. Landlords do the same. These persons are not paid to resolve the problem from the whole.
- If the problem could be permanently resolved in one day would the above mentioned persons elect to do so? Probably not - they themselves would be without a job and subject to homelessness. This is the culture we live in.
- A short-term solution is to put an economic underachiever in a home and then leave them. In our suburbia culture, lacking transportation, medical assistance, community support and livable wage jobs, most of these placed persons will rejoin the homeless.
- It is assumed that because most of these persons cannot locate a 40 hour a week job in the want ads that they are unemployable and thus will always be non-

productive to community.

- There are two money problems in our culture: the lack of money and too much money. The problem with too much money is that we use it for security and if you lose your money there goes your security. Oddly, the more money you have the more insecure you become!
- Earlier in our history it appears that we systematically destroyed tribal communities. Perhaps this was done so that we could control them with money. Until our arrival the tribe was a member's security so he had no need for money.
- It appears that the current culture dictates that any activity undertaken must be taxed by supplying a living to others around it. This need not be so.

### **Possible Solution:**

Perhaps it is time that we establish villages to house both moneyless and the wealthy, providing security for all. Only affordable housing costing around \$30,000 each would be constructed. The community would not be dependant on transportation as most jobs would be provided to all who wish to work there. This would be a place that would be internally sustainable forever. This would be a place where the professionals who would work themselves out of a job would rather be at anyway. From start to finish, no one would make a profit on the venture.

Fighting over the few remaining affordable houses is not the long-term solution. Building a surplus of affordable houses is.

### **Discrimination**

To an alien it would appear that practically all "civilized" cultures, as defined by historians, had and have homeless and poverty level people. All "civilized" cultures had and have second class citizens and discrimination. It can be deduced that this is to balance out the economic system and allow those in control to profit on the unfortunate lower class. If it were not profitable it would not continue.

Because this is too hard to admit, over generations humans have replaced the real reason with bogus reasons that make no sense at all, but allow those in power to live with themselves as they continue to profit.

Aliens might conclude that the root basis for all of this is humanity's fear that "there is not enough to go around". Oddly enough though,

“uncivilized” cultures on earth (indigenous tribes) do not have second class citizens, homelessness, poverty or discrimination. Nor do they share the belief that “there is not enough to go around”.

One of the founding principles of the village is that there is more than enough to go around, therefore no one would be able to profit from discrimination - social, racial, economic, religious or any other type - and that all of the village would suffer if any one member was discriminated against.

### **Factories**

Just because the village is small doesn't mean that all created jobs would be low-tech. The village might construct a factory or lease one off site, employing both residents and non-residents with the resident employees being bused.

The factory might manufacture a non-steady demand product such as composting toilets. Or it might be a seasonal business that capitalizes on its ability to lay off its workforce without harming it and then to rehire it when demand is up. Two or more villages might cooperate in establishing a small clinic / hospital in the region, supplying some of the labor.

### **Redundant Pensions**

One of the biggest problems facing Americans today is the continuing loss of pensions, benefits and the probable shrinking of Social Security benefits. One's entire security system could be wiped out by the actions of one bankruptcy attorney or the vote of congressmen. This scenario is not hard to imagine as it is repeated over and over again.

But now imagine an economic system in which you earn a 100% vested interest in your entire pension benefits package the first year on the job. Now imagine that you control that pension plan totally; not outside investors, not bankruptcy attorneys, but you. You decide if the benefits should increase or decrease.

This would make current pensions that we sell our soul for obsolete, redundant! Imagine the impact that would have on this nation. Now imagine the Co-Op Village . . .

## **Stored Wealth**

In order for one person to profit from gaining power over another and taking wealth from them, the taker must be able to store the wealth gained. Early in our history the storage method was most likely grain or precious metals whereas our current storage medium is cash. However, in a cashless society, such as the village, there is no storage medium. Because food and utilities are given equally to all, even those cannot be used for wealth storage. Therefore, unless someone was willing to eat more than their share of beans for dinner that night it would not be profitable to gain power over another.

## **Missed Mark**

The first few Co-Op villages constructed may miss the mark in some areas of environmental sustainability. Why? Tremendous effort has to be focused on that first giant step: creating community. It entails getting five hundred people to “check their guns at the door” and take on 499 other persons as their main concern. This is a huge undertaking for people. It could safely be said that building a caring, committed community represents 70% of what it takes to get a Co-op Village going. Being environmentally responsive is the other 30%.

Therefore, trying to do both at the outset may be too much. In the minds of many prospective new members, we could be seen as “environmental nuts,” extremists who eat rice cakes and live in homes made of Budweiser bottles. It might be better, therefore, in the planning stages, to focus initially on the 70% (community building) by shooting for less extreme environmental goals: a smaller environmental footprint, less materialism, less waste and less consumption. Then, with further education and by consensus, gradually more comprehensive, responsive sustainability goals could be implemented. However, I can see some excellent potential members being offended by this suggestion.

What we are undertaking is similar to building a railroad spur. In our endeavor to divert the train off the main line we will be offering the option to turn. If the turn is too abrupt or steep the train will derail. To be successful, the turn has to be a comfortable inviting one. Once the turn is made, our train can continue in any direction we, the members, choose, but over time.

## **Transformer Toys**

Please keep in mind that what we are attempting to do is build something similar to the transformer toys of ten years ago. You know, the ones that looked like a candy bar but then with a little manipulation transformed into a jet plane. We are

building a Village that utilizes technology of today. But we are also mindful that some of this technology may become obsolete in a few years if financially things should go bump in the dark. We intend to be both resilient enough and in a position to quickly transform ourselves so that we can help others. So now you see "A" but maybe in a few years you will see "B".

### **\$30,000 per House?**

How can the village build a house for \$30,000 when developers can't build one for less than \$200,000? Our biggest savings is that all labor costs and profits are cut out entirely because the village will provide all labor. Another savings is that the buildings are smaller than what developers are offering.

A tremendous advantage of the village is that by having a Community Land Trust own all of the land it will not need to be broken up into individual lots for each house. This allows the land to remain zoned as agriculture and avoids the costly fights to get the property rezoned as residential. It also avoids being classified as a residential neighborhood development. This allows the village to escape county requirements for road systems, sidewalks, expensive storm water holding ponds and drainage systems, twice the number of septic tanks, underground utilities, street lights etc. The only major county jurisdiction over the village is the building code requirements. This is a developer's dream come true!

All of these advantages are things that for profit developers can never do. This assures us that where a village is being built it will never have to fear competition from developers moving into our price range. They can't touch it.

### **Why Villages?**

After the first village is built hundreds of others will pop up around the country as this will be the only viable option that millions of people will have to live in dignity. This will transform the country. These villages will provide what our culture and governments promise but cannot deliver.

This is probably the only current viable option for humanity to mitigate the disasters that lay ahead globally both financially and environmentally. Cowboys know that you can turn a bull's body simply by turning its head, so too can the world be turned if the U. S. culture can be turned. This is a means to accomplish that quickly before governments can stop it. Currently we are just silently marching towards a cliff. But when enough villages are built society will then have an option to choose how it will create its future.

We have designed a village for which there is a strong demand, is a sound business investment, blueprinted so that it can be replicated anywhere and economically dovetails nicely with our current capitalistic system. All that remains to be done is to build them.

### **Next Industry**

Prior to 1980 the main industry in the United States was manufacturing. When the manufacturing moved overseas, our new industry was pizza and Home Depot franchises scattering throughout suburbia. When they peaked they were replaced by the dot.coms until those went bust in the 1990's. Alan Greenspan suggested variable interest rate mortgages and off went the real estate and home buying industry. That is what has kept our economy growing the past fifteen years, borrowing against the future value of our homes.

But now the home industry appears to be failing to guarantee our economic growth and so we will be searching for the next industry, if one exists. Did I mention that we have already tried pizzas? That will tell you how desperate we are.

I predict that the next industry investors will go after is Villages. These will give them the highest and safest returns on their investments during the turmoil that lies ahead.

### **Investors' Take**

So what's in it for the investors? For one thing they will be lending \$10 Million dollars against an asset worth \$50 Million. On top of that the loan will be paid off in five years and pay a higher than market interest rate. This is an investor's dream come true.

### **Erin Brockovitch**

Ask the average person how they feel about poisoning their own drinking water and they of course would say that they were against such a horrible action. Yet the average person with a stake in a pension, 401(k), or works for a major corporation, by their actions, are endorsing poisoning their water. By insisting that our investments and the health of our employers focus on maximizing profits we are doing just that. Maximize the profits any way necessary, we don't care, just give us a 14% return or a 3% pay raise. Just don't tell us how you did it.

By investing in Villages investors will be drawing decent returns but at the same time, investors will be doing the decent thing. We will be reversing the damage caused by ourselves because we didn't want to see what we were really doing. This is the only way we as a race are going to stop the madness.

## Un-checkmate

As a result of globalization, the United States now has two principle industries: war, as a result of the military industrial complex and the looting of the rest of the world through its multinational corporations.

During the past fifty years our democratic form of government has been hijacked by the lobbyists of that military industrial complex and those multinational corporations. We have now arrived at the point that the direction our country takes is dictated by those lobbyists. The voiced opinions of the common citizens no longer matter contrary to the wishes of our founding fathers. How could this have occurred?

Many of us as children wondered how Hitler could have remained in power. We pondered how the citizens of Germany could have allowed their government to cause a world war killing 20 million people. How could they have stood by and allowed this horror to unfold? And now we know: one day at a time - because it was profitable.

In our political situation, we too find ourselves frozen for that same reason. We wage war and arm other countries because it is profitable to our businesses. This is also why we export our jobs, quit manufacturing and instead import, escape our pension debts, etc.

So why do we do it to the peril of the common citizen? Why don't we stop this madness before it goes further? Why don't we simply change what we are doing? I suggest it is because we can't. We are in checkmate; we are powerless to move from our current position. What is ironical however is that we willingly allowed ourselves to be placed in checkmate!

We allowed ourselves to be maneuvered into the corner by believing we all deserved to live as the wealthy. Madison Avenue convinced us of it. Advertisers proved we couldn't live without it. Our 401(k) plans dared us to demand maximum returns on investments in multinationals. The military industrial complex scattered itself over all 50 states to insure that we would fight for its growth. Our multinationals leave just enough jobs behind to secure our support. All in all we allowed ourselves to be bought out. We have no alternatives; no other jobs; no place else to go. And yet our personal investments are tied up in the very machines that are destroying our way of life! We have the proverbial tiger by the tail.

The reason no one has stepped forward until now to offer a comprehensive solution solving most of our problems is because we are in checkmate because of those investments and the fear of losing the few remaining jobs - we can't see

ourselves letting go of the tiger. So we continue moving closer to that catastrophic cliff.

Our option out is to reduce support for the run away industries by moving displaced workers into co-op villages, returning to them more than they forfeited by letting go. In affect, this gives a citizen the option of *unchecking* himself. When enough citizens have unchecked themselves, those industries will have been deflated enough to where they can now be brought back under control, yet still remain in business. This is the only way out of the mess. We have to offer lifeboats to remove enough people so the overcrowded pleasure boat can stabilize itself before it capsizes.

### **Debt Free**

What happens to the debt residents have before entering a Village? In a nutshell, it simply vanishes! If you keep your car it might be repossessed. But who cares? Anytime you need a car the Village will make one available to you for free. Without getting into a lot of details your “earnings” will be free of garnishment. The money paid towards your \$40,000 share is personal; the share cannot be seized, assigned or taken from you. If it were to be seized, it would be worthless to the bank and you would continue to live in the Village. So in effect, by entering a Village you can simply walk away from your debt if you choose.

### **Bragging To Aliens**

Suppose a traveler from a highly advanced planet came here collecting books or other evidence for the Intergalactic Library demonstrating how advanced we, the inhabitants of earth, are. What type of books would you suggest we give him to brag about the achievements of humanity?

History books? Probably not. They would only depict how for thousands of years we could not learn how to love one another and simply live in peace. History books would only show how civilizations continue to kill other civilizations today.

Medical books? Probably not. Although they might show our current but still incomplete understanding of health and medicine, they would still be viewed in light of the fact that the vast majority of humanity is unhealthy and does not have access to medical attention. We can't impress anybody with that.

Science and technology books? Nope, as these would only demonstrate that most of our strides here came as a result of the military, warfare or the desire for people to control others, even if just economically.

Religion? If so which religion? We still continue to kill each other over this one. Probably not law books either. Its obvious that the more laws we pass the worse things seem to get. How about books about government and how it helps humanity? Doubt it. Just look at where we are today.

Let's face it - after several thousand years we still can't just love each other, appreciate our differences and simply live in peace together. This is probably the only thing that would impress an advanced culture and we haven't done it yet. Is building a Village a drastic step? You betcha, but maybe it's time we focus on that and stop embarrassing ourselves.

### **Largest Living Entity**

What is the largest living entity on the planet today? The elephant? The whale? Redwood trees? Not even close. As it turns out it is a three inch high mushroom plant near the northern border of the state of Washington. What appears on the surface to be individual plants is actually a fifteen hundred acre common root system! It's all one giant fungus.

Our economic system is our common root system. We have been trained by Mother Culture to believe that we are separate from each other and that the harm we visit on others does not affect us. This is wrong. We are all connected to one another and the life support system we create together affects us in the same manner that it does the lowest member. If this is too hard to comprehend then I invite you to just look around yourself. Does what you see really appear to be working? Do you feel safe and secure in such a system? Are you afraid to grow old or slow down in such a system?

We have perpetuated an economic system that truly does not work for all. We bought into it by default as that was all we knew. But now we are waking up to the fact that it is wrong. So we have two choices: continue to perpetuate it and continue to make ourselves ill in the process, or abandon it and create a new system that will work for all of us together. How healthy do we intend to be? Now that we know we are free to choose.

### **Stationary Planet**

Do you remember the warm feeling you got every time you watched the 1951 movie "The Day the Earth Stood Still"? You remember the movie; the one where a spaceman comes to earth and says that any aggressor will be punished for attacking their neighbor. It was your gut telling you that "this is right; this is the

way it should be". The problem is if we all feel that it is so right then why don't we do it today? What's stopping us?

The thing that felt so right was that we knew that humans should not continue to use their might to lord over others; that might does not make right. Yet why can't we make ourselves enforce this universally? I believe that there are two core beliefs holding us back. One is the belief that we are separate from each other and the harm we do to others in no way affects us. The other is the belief that there is a shortage of everything. If we stop all aggression then we may not be able to get "our share" some time in the future. We don't want to close that door.

Within the Village there should be no shortage of anything so that fear should disappear. Since we will be cooperating and sharing alike we will be connected the opposite of being separate. In this environment we can indeed install the principle of that classic science fiction movie that makes us feel good when we watch it. Except now we will feel good about ourselves all of the time!

### **Pop Valve**

I had trouble replacing a pressure relief valve (pop valve) on a hot water tank recently. That is the brass valve near the top of all water heaters with an overflow pipe going to the outside of the home. Its purpose is to automatically drain the tank in the event the tank overheats to the point of exploding. When the valve goes bad it will drain the tank thru the overflow pipe for no reason. I had determined the valve was bad because I had seen water being expelled from the overflow pipe hanging through the floor of the mobile home even after I had turned off the heating element and the tank was full of cold water.

The new valve drained the tank also. I got mad and figured I had purchased a defective valve. I really got angry when the same thing happened after installing two more valves. This was not only illogical but was impossible to happen! I lost my mind for two days until a plumber was able to look at it. He discovered all of the pop valves had been working perfectly and were not my problem. A copper pipe, which was hidden from my view, sprung a leak where it came in contact with the overflow pipe and was spraying water on the outside of the overflow pipe. What I had seen was an optical illusion – the water flowing down the overflow pipe was actually on the outside of the pipe, not coming from inside it. I was reminded of the line from *The Sixth Sense* “[We] only see what we want to see”. I saw what I expected to see when I looked at the pipe and my mind could not comprehend any other possible interpretation.

The pop valve incident reminds me of the Village. First, I realize that we all believe that our present socio-economic system is the best humanity has ever created; just look at all of the technology it has produced. This is what we were born with and lived under all of our lives. How could we possibly imagine a completely different socio-economic system? This is so mind boggling that we just can't comprehend it. And why would we want to think about it anyway? The

system is so huge it could never be changed so what's the point? But maybe this too is an illusion.

Secondly, the purpose of a pop valve is to relieve pressure just before it blows. In our case, if anything should disrupt our transportation system to the point that goods are, for the most part, undeliverable and most of us cannot commute to our jobs, then Villages could be our pop valve. Current suburbia neighborhoods could retrofit themselves in parcels of 100 homes each to mimic Villages, producing their own utilities, food, jobs, etc. This could save our country from an absolute meltdown.

### **Hand Walkers**

How do we get people to want to live a more sustainable way of life without prodding them with guilt, as that doesn't seem to be working? We have designed such a way of living in the form of Villages, but how do you get people to rapidly change from one living system to another in order to make a timely positive impact on the planet? It's difficult to get people to change anything.

In his book **The Naked Ape**, anthropologist Desmond Morris states that if women would only sleep with men that walked on their hands, the entire male population would be hand walkers within one generation. Suppose we were to couple this thought with Robert Kiyosaki's definition of wealth in his book **Rich Dad, Poor Dad**, that being the number of days you can live the lifestyle you want without having to hold a job. What you would end up with is exactly what we have done – a sustainable living system that makes you wealthy immediately when you begin living it; a way that does not need to be forced on people. If we make it a gold rush, within one generation this planet could be transformed!

### **Teacher Teacher**

You are the teacher of the next teachers. What do you choose to teach them? Do you want to teach them the same system that continues to allow humans to suffer or a better system?

### **Stop The Madness**

We have an option to create what will work for **us**. But it can only work for us if it works for everyone else at the same time. We can continue to create the same old system that causes us all to suffer or we can recreate ourselves in a manner that works for all of us. All we have to do is to stop the madness and focus on what we want instead of what we don't want. It's really simple; just stop the madness! We are free to choose.

## Carl Sagan

“I had an experience I can’t prove. I can’t even explain it, but everything that I know as a human being, everything that I am tells that it was real. I was part of something wonderful, something that changed me forever, a vision of the universe that tells us undeniably how tiny, and insignificant, and how rare and precious we all are. A vision that tells us we belong to something that is greater than ourselves. That we are not, that none of us, are alone. I wish that I could share that, I wish that everyone, even for one moment, could feel that awe, the humility and the hope . . .”

-- Ellie Arroway in Dr. Carl Sagan’s novel *Contact*.

[www.co-opvillagefoundation.org](http://www.co-opvillagefoundation.org)