

Readings from
The CCPA  **MONITOR**
ECONOMIC, SOCIAL, AND ENVIRONMENTAL PERSPECTIVES

Readings
— *on* —

**Co-operative
Socialism**

If not Capitalism or Authoritarian Leftism, then what?

By John Courtneidge, johncourtneidge2@gmail.com

In a series of articles starting this month and culminating in the March 2010 issue, I present some ideas, materials, and suggestions that I hope can help map a peaceful path out of the unsustainable, violent mess called capitalism.

Capitalism is a human invention that relies on theft, rapacity, extortion, and exploitation.

If that description seems too fierce, it can be viewed in the light of history and against the less opprobrious definition of capitalism given in the *Oxford English Dictionary* (*The Concise Oxford Dictionary*, Seventh Edition, 1982): "Capitalism — Noun: possession of capital or wealth; system in which private capital or wealth is used in production and distribution of goods; (Politics) dominance of private owners of capital and production for profit."

If not Capitalism, then what?

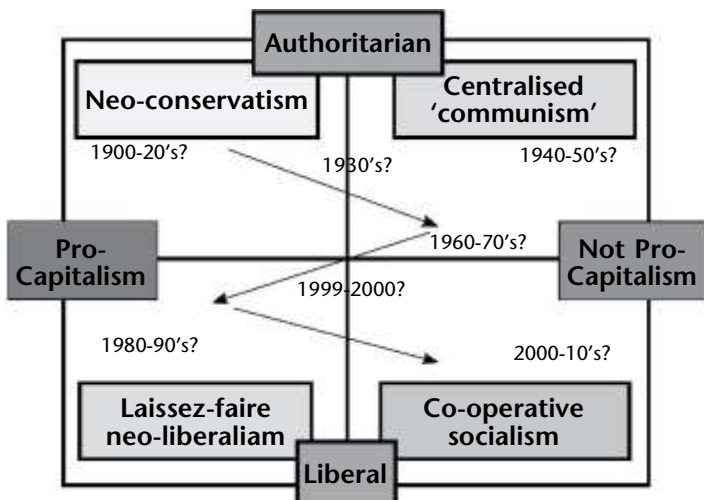
The opponents of capitalism are often described as "the Left," and their standpoints are often described as socialism, communism, and anarchism (with various adjectivized variants ("libertarian socialism," "utopian socialism," etc., etc.), while the term "capitalism" is often conflated, or confused, with terms such as "neoliberalism," "the market economy," "neoconservatism," even — in a triumph of post-modernist, deliberate confusion — as "democracy."

So, if capitalism relies on the "values" of legitimized theft ("ownership," usually obtained through war and "defended" by other forms of violence, intermingled with theft and extortion: "accumulation," "use for profit" — usury), let's start by considering what other set of values we might use to define a human system that is a "Not-capitalism."

So what are our values?

On the following page, I have listed a set of contrasting values.

If a study group wishes to explore its own values or preferences, I suggest that they start, individually at first,



on blank sheets of paper, writing out a list of their own values, and then choosing the three values which seem most important to them.

Second, again individually, they might then run through the set of pairs on the next page (perhaps on photocopied sheets), first to highlight their preferred value in each pair, then to make another three-fold selection of those values that appeal most strongly to them.

Next, in pairs, take these individual trios of preferred values and, in pair-wise discussions, come up with a possible set of three "agreed-upon" values. Then, iteratively, with pairs of participants coming together as "pairs of pairs," and so on, the entire study group could then come up with some set of values which, at that time, could be a guide to further action. (*More on that in a later article in this series.*)

An Excursion: Towards a values-defined society

It is tempting to think that the first conception of a "not-capitalism" is the one ethical society that can take us from the present catastrophe to a "New, Better World," as though all "ethics" are automatically "for the good."

But any ethical system reflects just one set of values, so a claim that "the set of values I hold is the only route to peace and prosperity" is a dubious one, at best.

Thus the value of shared — and ongoing — values-mapping processes like the one outlined above.

Values-mapping — as we have just done — is carried out implicitly (rarely explicitly) by each of us on a daily, almost minute-by-minute basis. Accordingly, when Margaret Thatcher declared that there is no such thing as society, only individuals and their families, she was voicing a strong opinion held by many people: that humans are basically "nasty, selfish, and violent."

By contrast, most socialists tend to take the opposite view: that human beings are basically "sociable, cooperative, and lovable."

This contrast in views as to "the nature of human nature" informs (literally "in-forms") the values sets or ethical standards that shape these human systems we create to contextualize human activity. So, for example, if you believe that humans are violent, and yet you value peace, you might be drawn to the conservative, feudal ethic of a powerful, rigidly hierarchical state which has a monopoly of legitimated violence as a sanction against that "natural" tendency for humans to be violent ("fighting fire with fire?")

Conversely, you might argue that humans, again

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Totalitarianisms of both Left and Right are much alike

(Continued from Page 11)

“naturally,” are entirely pacific, and so any rule over them (be it state, religion, personal, or social sanction) is antithetical to human nature, and so you would advocate a purely anarchic human system, without any rules, regulations, or sanctions.

These two viewpoints suggest that human systems are set upon a continuum — a spectrum “from right to left”: from totalitarian feudalism (“family-ism,” “tribalism,” “fascism” or

“neo-conservatism,” etc.) “on the right,” to pure anarchism “on the left.”

But human experience over the past two centuries (and our own experiences during our lifetimes) suggests that this concept is far too simplistic.

Our experience is that systems of political economy — politics, economics, philosophy, sociology, etc. — are more nuanced. We see that the “Authoritarian Leftisms” of Marx and Mao, of Lenin, Trotsky and Stalin bear

remarkable similarities to the “Rightist” totalitarianisms of Hitler, Mussolini, Franco, Bush, Harris, Harper, and Blair.

Hence our search for a simple — but not simplistic — guide to present-day action: one that avoids recreating the perils of the past that we wish to avoid.

Such experience folds back to our discussion of values.

Finally...

So, as a teaser for the rest of these articles, it might be helpful to point to two more values-mapping exercises that study group participants might like to undertake before the next session.

By visiting two web-sites: — 1) <http://erg.environics.net/> Link to “Fire and Ice” and “3SC Social Values,” and 2) www.politicalcompass.org — one can self-explore possible variants of values sets, and their consequential political economic possibilities (noting, however, that the horizontal “left/right” axis on the political compass site is reversed as compared to the Environics map and the Co-operative Socialism map.

For now, take a peek at the figure on Page 11, which I’ll explore and explain next time, and please read the important *Statement on the Co-operative Identity* from the International Co-operative Alliance on the next page. Your study group might enjoy comparing its value sets, individually and collectively, with your own.

John Courtneidge is a scientist, writer and teacher, with a PhD in chemistry and experience as a researcher, co-educator, small-scale farmer, community organizer and activist. He is a Quaker and pacifist, with a clear program of democratic “Co-operative Socialism” — a new eco/equality politics that has evolved from his work as an elected Labour and Co-operative Town Councillor in Hertford, England. His writings include “The Fair World Project,” which can be explored at www.interestfreemoney.org and sustainabilitynotcapitalism.blogspot.com — The second article in this series — “What can we do about capitalism?” — will appear in our November issue.)



What Are Our Values? — A Checklist

Here, in no particular order, is a set of opposites. (You might use a highlighter to choose your values)

Human race	or	Rat race	Drab	or	Colourful
Chance	or	Community Chest	Happy	or	Sad
The needs of money	or	The needs of the planet	Broken	or	Whole
Lottery	or	Predictability	Friends	or	Alone
Communication	or	Secrecy	Bored	or	Fulfilled
Wealth	or	Health	Loneliness	or	Togetherliness
Wealth	or	Money	Cooperation	or	Conflict
Learn	or	Earn	Art	or	Ephemera
Money	or	People	Science	or	Superstition
A Shared World	or	A Selfish World	Education	or	Ignorance
The Needs of People	or	The Needs of Money	Truth	or	Deception
Public Need	or	Selfish Greed	Education	or	Training
Thank-you	or	Stuff you	Long-lived	or	Short-lived
Peace	or	Conflict	Unity	or	Variety
Loved	or	Rejected	Unity	or	Harmony
Bullied	or	Loved	Only one	or	Every-one
Good	or	Bad	Social	or	Anti-social
God	or	Evil	My house	or	Our house
Pure	or	Polluted	I want	or	We need
Fear	or	Security	You, me	or	Us
My Children	or	Our Children	Community	or	Competition
Safe	or	Threatened			

I hope that you’ve valued this exercise: please feel free to make copies for others.

The International Co-operative Alliance Statement on the Co-operative Identity

Definition:

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Values:

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

Principles

The co-operative principles are guidelines by which cooperatives put their values into practice.

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives, members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public — particularly young people and opinion leaders — about the nature and benefits of co-operation.

6th Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional, and international structures.

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

International Co-operative Alliance

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First step is to understand how capitalism really works

By John Courtneidge

In this series of articles, I'm suggesting that the time has come to help create a "Not-authoritarian, Not-capitalist" system: a Canadian Co-operative Commonwealth as part of a Global Commonwealth of Local Commonwealths.

To do so, we need to have strategies for the five core features of present-day economics:

- theft ("ownership") of, and from, the commonwealth;
- "ownership" of land and natural resources, and their use for profit;
- "ownership" of the practices of money-lending and credit-creation for profit;
- "ownership" of workplaces and knowledge, and their use for profit; and
- "ownership" of higher-than-average paid-work positions, and their use for profit.

To deal with these core aspects of capitalism, we must, first, return money to its proper use: as a lubricant of human activity, created by and flowing through nationally-owned, democratic, public service banking and financial systems.

As a result, we can then convert workplaces into appropriate co-operative enterprises, such that each person has respectful co-stewardship of land and knowledge resources; so that everyone receives a fair, guaranteed income and we all embrace proper co-stewardship of the planet as our central life task.

This would be a world, in other words, that is based upon the evolving Co-operative Values and Principles and Definition found in the Statement on the Co-operative Identity from the International Co-operative Alliance, published in the October issue of *The Monitor*.

* * *

Introduction

In the planet-trashing meat-grinder called capitalism, people are (expensive) "factors of production" to be eliminated wherever possible, or as profitable units of consumption, to be captured wherever possible. This is the main reason our planet has been so badly polluted and its non-renewable resources so irresponsibly plundered.

No wonder so many of us feel so bad.

Now, whether you wish capitalism to be replaced (as socialists do), or whether you wish to manage it more equitably and humanely (as social democrats of the left, right or centre do — foolishly, in my estimation); or even if you are a committed fan of capitalism who favours more regulation (or deregulation!), you'd do well to know how it works.

And that's what this second article in my series is all about. In the first part of this series, last month, we explored values and political mapping, which suggests that the co-operative socialist alternative to both capitalism and authoritarian leftism is located in the same place where the values system of present-day Canadians is also found.

So I'm suggesting here that the concept of "Co-operative Commonwealth" implies that we convert all workplaces into

appropriate co-operative enterprises: so that every person, and every organization, has respectful, time-limited stewardship of land and knowledge resources, and that, as a result, true equality and sustainability are both created.

This requires changes to the central features of present-day economics:

- the "ownership" of land and natural resources, and their use for profit;
- the practices of money-lending, and of debt- and credit-creation, for profit;
- the "ownership" of workplaces and knowledge and their use for profit;
- the inequality and insecurity of household incomes; and
- the consequently-created culture of rampant crime, fear, debt, and insecurity.

Thus, in a Co-operative Commonwealth, each community will be in full, open, time-limited, co-operative co-stewardship of its economic resources: ensuring that they are used for the benefit of the whole of humanity, and for the benefit of the whole global ecology.

Which brings us to the question of what capitalism is, so first, let's look at how wealth is created.

[Note: If you are reading this as part of a study group, you might pause here and — collectively — try to list the resources that you'd need to set up a steel teaspoon manufacturing and marketing operation. Then, try to work out how the proceeds of the sale of those spoons would be distributed if the activity were set up as a capitalist "boss-and-workers" outfit, or as a co-operative socialist alternative: an equal-pay workers' co-op.

Remember that capitalism uses the five mechanisms of economic oppression (theft, rent, interest, profit and unequal pay for work, for which the acronym "TRIP-UP" serves well). These five mechanisms comprise the ways wealth are distributed in a capitalist economy. For those using these articles in study groups, it would also be worthwhile listing those paid-work activities that provide higher-than-average pay: you'll be surprised how many start with the letter P!

It's worth noting that the "secondary wealth-distribution mechanisms" of tax-collecting and tax-distribution are where capitalist propagandists put their emphasis, but it's at the wealth creation and primary distribution stage that real changes are possible. Hence this essay!]

Capitalism: A definition

Here I'm going to describe a view of capitalism: what it is and what we can do about it. I suggest that:

- A) Capitalism is the problem, not the solution;
- B) Capitalism is a social, political, economic, and philosophical system that relies upon:
 - a) the private ownership of the means of production (i.e., the means of human survival and of our interaction

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Co-stewardship with the planet should be our major role

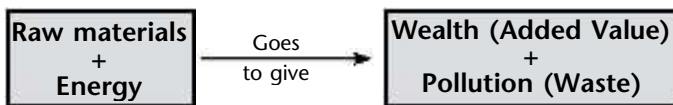
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- with the creation/the commonweal/the whole global ecology), and
- b) the use of those resources for private profit (accumulation);
 - C) Neither of these bases (ownership and/or use for profit) has any moral justification whatsoever, nor any desirable net outcomes;
 - D) The “means of production” (capital assets) are:
 - a) land — which delivers, from its use, unearned incomes in the form of rents (and profits, usually distributed as company dividends — see below — from the sale of energy, raw materials, including water, and food),
 - b) money — and/or privately-created, for-profit, interest-bearing credit (resulting from, for example, the theft of “seigniorage,” through Fractional Reserve Banking), which delivers distributed profit as interest and inflated bank-stock values, and
 - c) knowledge — the work of previous generations, in the forms of the hardware and software of “wealth production”: machinery, patents, workplace know-how, and, indeed, any tangible or intangible holding of knowledge or information: “intellectual property,” musical scores, “captured” images, and so on; the profits from the use of these resources are usually distributed to “owners” as dividends (and as the proceeds of sales of these assets after market inflation of their “values”).

(More on this *Alphabetical list* later)

But first, since I’m a chemist (and have also been a businessman), my experience suggests that wealth (i.e., things of value through their use to humans) is created when value is added to a mixture of raw materials plus energy.

Thus, in essence, wealth-creation is applied chemistry — and experience suggests that it can be represented using the following word equation (where the arrow is read as “goes to give”):



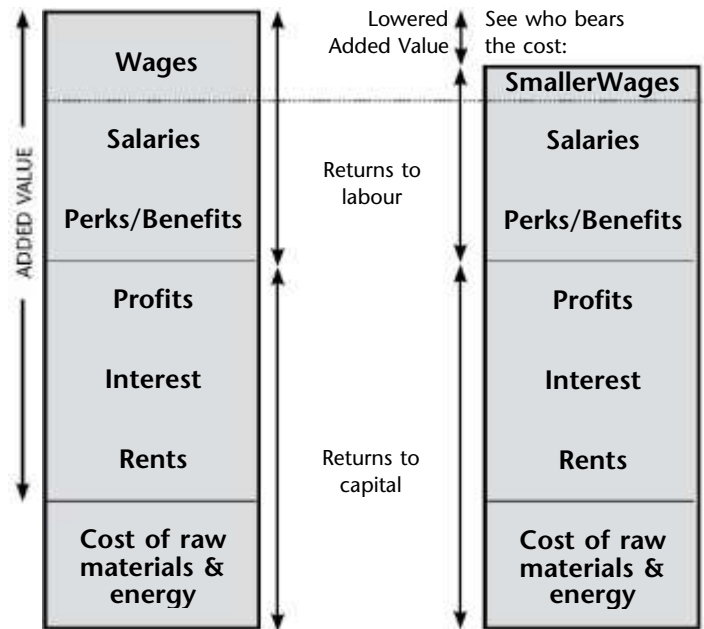
If you think, for example, about making and baking an apple pie, you’ll see what I mean.

[Again, if you are in a study group: all wealth creation involves creating order (low-entropy) locally (at the expense of creating more disorder globally) — hence the green-need for the abolition of capitalism . So think about the “word equation” against, say, baking that apple pie from raw ingredients, or from delivering a hand-written postcard from me, in Ottawa, to my mum in England. From this, the (unhelpful) distinction between “manufacturing” and “services” disappears: both create value — the cooked pie and the delivered postcard — along with waste (“pollution”). In terms of chemistry, this has to do with reducing the “entropy” — or disorder — of the pie-ingredients and postcard.]

So, back to the wealth-creating equation, viewed in a different way:

Put diagrammatically, wealth production can be represented as:

Capitalism: The Squeeze



This step-wise analysis allows many other features of capitalism to be discerned: such as the inevitable suppression of wages and salaries; the ever-increasing spread of pollution, violence, and insecurity, and so on.

Further, the diagram above describes the initial — or primary — distribution of the money proceeds from the sale of the finished products. (For discussion of the “secondary wealth-distribution mechanisms” — of tax-collecting and tax-distribution — see above.)

The terms “earned” and “unearned income” might also be considered here. These seem to be culturally specific, highly politicized, much-muddled terms.

One (fairly reasonable, it seems) example is from <http://www.investorglossary.com/unearned-income.htm>:

“**Unearned income** is any income that comes from sources other than employment (work). Examples of unearned income include interest from bonds, savings accounts, and other sources; dividends from stocks; capital gains from selling investments at a profit; and income from rental property. Some unearned income is taxed at the regular income tax rate; other unearned income is taxed at a lower rate, often to encourage further investment. Proceeds from retirement plans and Social Security payments are also treated as unearned income, even though they derive in part from the earned income of an individual’s prior employment. Gifts, inheritances, royalties, in-kind support, awards, and prizes are considered unearned income. As such, they are treated differently from earned income for tax purposes.”

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Seven-Point Co-operative Commonwealth Action Plan to create a fair, safe, peaceful world

1. Co-operatives and peace — not corporations and coercion

Convert competitive, market-based activities into workplace co-operatives, and remodel monopoly activities as community co-operatives. Each co-op would demonstrably operate according to the Co-operative Values and Principles of the International Co-operative Alliance and, from the commonweal and the planet, would have respectful, time-limited co-stewardship of appropriate land and knowledge resources.

2. Not-for-profit banking and financial structures as co-ops — Pre-distribution, not Redistribution

Distribute the added-value/created-wealth from these workplace co-ops through nationally collected, co-operative corporate taxation, distributed into local, democratically-controlled Community Banks, and so make money and credit available for eco- and socially-responsible wealth creation, community development, and global care.

3. Step-wise abolition of money as access to needs — global co-stewardship for needs and care, not private resources for profit

Maximize necessary service provision (health, education,

libraries, transport, and so on) on a co-operative, free-at-the-point-of-use basis: retaining money only as a mechanism for access to discretionary purchases.

4. Fair, Guaranteed Incomes — Near equal/Equal income for all

Introduce guaranteed fair income for all, within upper and lower brackets: based upon a liveable, fair Citizen's Income, and so do away with the need for direct and indirect personal taxation — income tax, sales taxes, and so on.

5. Abolition of for-profit money - An end to usury/riba, and of banking as global warfare

Abolish money-lending and credit-creation for profit, and so operate banking as a community-controlled, co-operative public service.

6. Regulated international relations — An end to global exploitation through financial speculation

Reintroduce international exchange controls, a Tobin Tax, etc., as necessary.

7. All our sisters our brothers, and all our brothers our sisters — One in all, all as one, all in one.

Make capital grants (not loans) to developing countries.

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I leave the readers and study groups to judge this definition: particularly whether it is equitable that some receive "unearned income" when most have to work for their income.

Moreover, you could debate whether unearned incomes (i.e., rent, interest, and profits) are either necessary (for economic functioning), or even "beneficial" in terms of human equality or planetary well-being. Another study group discussion, perhaps?

That's where the acronym TRIP-UP helps us remember the five mechanisms that capitalism uses to create inequality — and trash the planet. TRIP-UP stands for Theft, Rent, Interest, Profit, and Unequal-Pay for work.

No more TRIP-UP!

This leads us to some solutions (spiritual, economic, and social — not more chemistry!)... So, back to our alphabetical list:

E) Thus, the solution to getting rid of capitalism is to have strategies to deal with:

- a) inequitable ownership of the knowledge and land resources held in the ownership of workplaces,
- b) exploitation in the use of money and credit necessary to lubricate production (in a money economy),
- c) inequality in the "returns to labour": the inequalities in income from wages, salaries, and benefits, along with inequalities in income from those in paid work and those not in paid work (care providers, home parents, the elderly, students, those unable to join in paid work, and so on);

F) This suggests that the route to the eradication of capitalism requires:

- a) conversion of workplaces into appropriate co-


operatives, each having time-limited co-stewardship (rather than ownership) of necessary land and knowledge resources,

b) financing of those co-operatives by community banking systems which recoup annual "co-operative surpluses" (i.e., co-operatives' financial "profits"): for distribution back to the communities (and the wider world), and to cover the working costs of these not-for-profit community banking systems (this will enable the abolition of private money-landing and credit-creation for profit),

c) the guarantee of fair "Citizen Incomes" for all, resulting in a narrow band between a minimum guaranteed income and a maximum, socially-determined, greater income — this will enable the increasing funding of public services on a "free-at-the-point-of-use" basis and render redundant the whole structure of personal taxation (income tax, sales tax, etc.),

d) the conversion, therefore, of an economic system based on "ownership and use-for-profit" (i.e., capitalism), into one based on responsible co-stewardship of the commonweal (a co-operative commonweal), and of use, only, for that end.

In practical terms, this is evolving into The Fair World Action Plan, which appears above.

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Parliament is where potential for change must be tapped...

By John Courtneidge

In the first two articles of this series, I suggested that the creation of a new, non-authoritarian, non-capitalist system — Co-operative Socialism — required a seven-point action plan (given here in an alternative order):

Co-operative Commonweal Action Plan

Objectives:

1. Make capital grants (not loans) to developing countries and communities
2. Maximize human needs provision on a co-operative, free-at-the-point-of-use basis.
3. Introduce guaranteed fair income for all, including a guaranteed Liveable Citizen's Income, and, in doing so, eliminate personal, income, and sales taxes.

Methods:

4. Reintroduce international exchange controls to end global exploitation through financial speculation.
5. Abolish money-lending and credit-creation for profit and transform banking into a public service.
6. Set up not-for-profit Community Co-op Banks, for the pre-distribution (not re-distribution) of wealth.
7. Replace coercion with co-operation by converting all workplaces into appropriate co-operatives.

Economic equality for everyone is the key necessity for personal, family, social, and international well-being and peace.

For up-to-date evidence that economic inequality is bad for everyone, at all income levels, and bad for the planet as well, see the book *The Spirit Level* by Richard Wilkinson and Kate Pickett, and their on-line videos (at www.equalitytrust.org.uk) and Richard's 2009 Salter Lecture audio file at www.bmblog.org. (This book was reviewed in the June 2009 issue of *The Monitor*.)

Profit-seeking and hierarchy have to be abolished if we are to quickly and sustainably limit human impact on the planet. (See the following *Ideas for Local Action*.)

The Seven-Point Co-operative Commonweal Action Plan outlines an initial general approach, and in the next article in the series I'll tackle a comprehensive plan of legislation, along with thoughts on how to evolve the social decision-making process so that the bickering and trench warfare that we now know as politics is replaced by a social process that is values- and principles-led, rather than personalities-dominated.

For now, since time is short, I'd like to offer two specific suggestions for parliamentary action in the form of key resolutions, followed by some ideas for local action.

Two Draft Resolutions for Parliamentary Action

1. DRAFT Interest-free money Resolution for the House of Commons

The following resolution could be used to create interest-free, inflation-proofed, sustainable funding for appropriate

housing, public services, and green infrastructure:

WHEREAS this House is concerned that the costs of dealing with the recent credit crunch is only a foretaste of the much larger sums that will be necessary to cope with climate change, extreme weather conditions, an ageing population and physical infrastructure, increasing education and ill-health expenditures, and social discord costs; and

WHEREAS the Government of Canada, instead of raising the needed additional revenue by raising taxes or borrowing commercial interest-bearing debt, should now increase the proportion of publicly-created money in the economy by issuing interest-free credit to capitalize sustainable public services; and

WHEREAS the use of such publicly-created, interest-free money would substantially reduce the cost of public investment by eliminating the need to pay interest;

THEREFORE BE IT RESOLVED that this Government instructs the Bank of Canada to create sufficient interest-free money for deposit as interest-free credit to the Federal Treasury for allocation by this House as, from time to time, it shall determine; and that the Bank of Canada also be instructed to re-mortgage interest-free all Provincial, Territorial, Township, Municipal, and other public debts.

For related UK House of Commons activity, see: <http://www.forumforstablecurrencies.org.uk/index.htm>

*For two on-line books with free downloads, see: Margrit Kennedy, *Interest and Inflation-free Money*: <http://www.twine.com/item/11yl0nmyv-2tg/interest-and-inflation-free-money-margrit-kennedy>*

*Joseph Huber and James Robertson, *Creating New Money*: <http://www.jamesrobertson.com/books.htm#creating%20link.htm>*

2) DRAFT Citizen's Income Resolution for the House of Commons

The following resolution could be used to create a "Canadian Citizen's Income" as a guaranteed, liveable, humane income, payable to all persons normally resident in Canada.

WHEREAS this House recognizes the adverse effects of economic inequality, both for all humans and for the whole global commonweal, and the consequential economic insecurity and ecological damage; and

WHEREAS constructive individual and social action for economic equality and ecological care require access to economic resources; and

WHEREAS such resources are beyond the reach of the overwhelming majority of Canadians;

THEREFORE BE IT RESOLVED that the Government of Canada enact two pieces of legislation:

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...But we can all help individually to hasten needed reform

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- Firstly, to immediately create a “Canadian Citizen’s Income” as a guaranteed, liveable, humane income, payable to all persons normally resident in Canada, and payable at such a level that all Canadians can be active in their communities for the security and well-being of the whole of Canada, through the creation of sustainable economic equality, and so that all Canadians, and thus Canada as a whole, can play their part in helping create global well-being; and
- Secondly, and concurrently, to immediately establish, and fully fund, an Annual Conference of a Canadian Federal Citizen’s Assembly, randomly selected from all those normally resident in Canada, to determine the level of the said “Canadian Citizen’s Income” and make relevant annual recommendations to the Canadian Federal Government for annual implementation.

For Canadian activity on such a guaranteed income scheme, see:

1. Two local initiatives, with plenty of resources: Citizen’s Income Toronto — <http://www.citizensincome.ca/> — and Living Income for Everybody ‘LIFE’ — <http://www.livableincome.org/>
2. There is also a well-crafted on-line petition: <http://www.petitiononline.com/gai08/petition.html>
3. A new network, BIEN Canada, is an affiliate of the Basic Income Earth Network: <http://www.basicincome.org/bien/> — It has recycled a CCPA 2009 report, “Possibilities and Prospects: The Debate Over a Guaranteed Income” by Margot Young and James P Mulvale — <http://www.policy-alternatives.ca/reports/2009/10/guaranteedincome> — and has a joint conference at the Université de Montréal on 15 & 16 April 2010 with the USBIG network, hosted by Centre de Recherche en Éthique à l’Université de Montréal (CRÉUM): “Basic Income at a Time of Economic Upheaval: A Path to Justice and Stability?” <http://bigmontreal.wordpress.com/>

Ideas for Local Action

Here are some suggestions for practical, co-operative, and peaceful action. For other examples, see the paper presented at the CAOS Conference, May 2005: <http://www.interestfreemoney.org/list.htm> www.letslinkuk.net/papers/CAOS%20Workshop.doc and <http://www.le.ac.uk/ulsm/research/caos/>

- Generally, you could discover and explore the world of economic and social co-operation, locally and globally. You could, for example, join, become an active member of (or create!) your local co-op food shop (that way you’ll tap into the world of co-operation). Your co-op might, for example, like to take up the “Annual Co-operative Audit” idea, and perhaps start a “Friends of our Co-op Shop” group. See, for example, The Canadian Co-operative Association <http://www.coopscanada.coop/> and, for a directory of co-ops in the UK, http://www.co-opdirectory.co.uk/about_contacts.html
- You could help create a local interest-free credit union (that way you’ll be challenging usury, locally, and helping include people of all cultures in the local financial economy).
- How about joining with others to set up a local branch


of the Woodcraft Folk? That way, you’ll be encouraging peace and co-operation for kids — see <http://www.woodcraft.org.uk/> You could also, perhaps, discuss starting a local group of Friends of the Co-operative Ideal (which now also exists in the UK Houses of Parliament), a local Co-operative Social Forum (or some such name), or a local group of the Guild of Co-operators (it does exist), or of the Co-operative Women’s Guild (ditto).

- Fancy local good food? You could, perhaps, lobby with local co-operators for a local Community Greenhouse/farm/market garden, and a local Community Land Trust (like the Chattanooga experience: see Dolores Hayden’s, excellent book *Redesigning the American Dream*, and look on the net for details of Transition Towns, Community-supported Agriculture, and of urban agriculture). Also look at the Shoelace Collective’s activities in East York Toronto — <http://www.shoelace.ca>
- What about helping set up a co-operative community co-housing project? Check “co-housing” on the net or look at *Co-housing* by Kathryn McCamant and Charles Durrett.
- Co-operative learning and travelling? How about lobbying for local free public transport and realistic support for your local libraries?
- How about setting up a Co-operative Café as a useful meeting/discussion/bookshop/poster/leaflet display place.
- Alternatively, additionally, you could publicize a local “open round table” at an accessible coffee shop, every week at the same time, as an open-to-all point of conversation. One such round table was originally at the Global Café in Golden Square, London, England, then in the Basement Cafeteria at Friends’ House, London, and now called The London Global Table — <http://www.globaljusticemovement.net/home/global-table.htm> — It’s an open meeting held every Wednesday, 12 noon-2 p.m., for the past 15 years, at the School of Economic Science, 11 Mandeville Place, Westminster, London — and provides a stimulating way of keeping on-track and on-going.
- The Social Forum movement is worth studying: a Local Co-operative Social Forum might bring active people together and produce... who knows what? There is now in the planning stage, for example, a U.S. Social Forum to be held in Detroit, Michigan in June 2010 — <http://ussf2010.org/> (Perhaps there could be a friendly Canadian presence in solidarity there...?)

If we can use, modify, and adapt these co-operative resources, inequality can be eradicated and peace sustainably delivered.

A Fair World, indeed!

The Fair World Project Campaign, contact: John Courtneidge johncourtneidge2@gmail.com — Unit 62, Quarry Housing Co-op, 62-3275 McCarthy Road, Ottawa, Ontario, K1V 9M8.

(John Courtneidge is a scientist, writer and teacher, with a PhD in chemistry and experience as a researcher, co-educator, small-scale farmer, and community organizer. The fourth article in his series on the campaign for co-operative socialism will appear in our February 2010 issue.) 

From capitalism to a Co-operative Commonweal — in 7 steps

By John Courtneidge

The Canadian Centre for Policy Alternatives has a useful name: it is a call to define alternatives — for justice, equality, peace, sustainability, and social inclusion.

So, further on in this article, I list the policy alternatives that I can presently discern — based on the five mechanisms (TRIP-UP) analysis that I discussed in the previous parts of this series.

In the spirit of inclusion, for the sake of those who wish to manage capitalism instead of replacing it, I include policy alternatives that are reformist, while, for those who still think capitalism is basically okay (if unlikely to read any further), there are some reactionary alternatives, too.

But note: neither reformism nor reactionary-ism will halt, yet alone remediate, the looming anti-social, anti-ecological, capital-driven catastrophes.

A democratic, co-operative socialist legislative plan — to help create a sustainable Canadian Co-operative Commonweal

In the last article, I offered suggested wording for two federal parliamentary resolutions that seem to be key if we are to make progress to a socially-inclusive, ecologically-sound alternative to either capitalism or authoritarian leftism.

For the new Canadian Co-operative Commonweal (as part of a Global Co-operative Commonweal) to be sustainable and inclusive, we must, first, ensure that those who feel threatened by change have the security of income that a liveable Canadian Citizen's Income will bring (and note that this requires that we, collectively, as part of that process, have a discussion on what "citizenship" means — and, particularly, that we ensure that no one normally resident in Canada is denied the security of the income sufficiency that a Citizen's Income will bring.

Secondly, for us to be able to build-in long-lived wealth that is materially, energetically, and spiritually sustainable, then we must do it with money that does not demand its own return — and hence that second proposed federal resolution calling for interest-free money and not-for-profit banking. (For those attentive to the chemistry and thermodynamics of this: if any capital asset demands a time-related return — be it rent, interest, profit, or higher-than-average paid-work income, then the environment is under a non-human pressure to respond: and such response requires pollution — high-entropy waste — to be produced as the return is made.)

So, along with these two initial necessary steps, we need legislation that will bring about the rest of the transformation that is (ecologically, socially, and spiritually) required.

Hence the complete legislative plan that I outline further on in this article.

Isn't this just another form of authoritarianism?

Now, if anyone thinks that I'm slipping back into authoritarian leftism by putting this material forward, I've given that

question considerable thought during the 15 or so years that I've been promoting these ideas. The best I can do in that regard follows.

First, the Co-operative Socialist concept is not centrally-planned, nor is it prescriptive of the activities that are proposed. Co-operative purists might — and only perhaps might — point out that the idea of a marketplace of worker co-ops "competing for market share" is inconsistent with co-operation as an "overarching" philosophical scheme. But, as long as the — demonstrably beneficial — objective of income equality (or near so) is maintained, then such "co-operative competition" might be the wiggle-room that the competitive side of our nature requires (if, indeed, we do have an inherently competitive side. (See my essay on human needs in the papers' section at www.interestfreemoney.org for an initial exploration of that subject.)

Secondly, each generation will have the scope to develop these things as they will — for this Co-operative Socialist alternative builds in both mechanisms and resources for each generation to advance — or regress! — as it discerns, democratically I hope, for itself.

On parties and politics, leaders and spin

My anarchist friends tell me that, "No matter who you vote for, the government always gets in."

The democratic, co-operative socialist view is different. We know that the lives and conditions of people and planet are dramatically influenced by whatever government is elected — whether that be the immorality of the Reagan/Thatcher barbarisms or the Attlee/Douglas advances of Medicare/NHS/National Insurance/decent old-age pensions, or whatever.

At the heart of the socialist and co-operative project(s) lies the notion that "none of us is as clever as all of us together."

And that leads to the question of parties, politics, and leaders.

Until now, our progressive projects have largely been based on organizational forms that, arguably, ape the forms and structures of oppression — i.e., of leaders, loyalty, and hierarchy (that could be a study-group discussion!).

Elsewhere, I've sketched a non-hierarchical form called a "Sunflower Co-operative" model, and a related essay, "How Rigid is Your Paradigm?" The Sunflower Co-operative model aims at being faithful to the values of equality — in particular, equalities of voice and power, both of which might help sustain the ordinate equality of income equality, while the Paradigm essay encourages us, in a Quaker phrase, "to be open to new light, from wherever it comes."

But all that strongly depends on outcomes — not labels, spin, aspiration, or orientation alone.

Spin has a long history. Remember that Henry VIII's first legalization of usury in the English-speaking world (usury being the practice of charging interest — at any level

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Capitalism uses these mechanisms	Reformist responses	Transformative responses	Capitalist (reactionary) responses
Theft of and from the commonweal/creation ('ownership' of the means of human existence)	Profit-sharing schemes Works councils/consultations Worker ownership/control	Mindfulness Time-limited, co-operative stewardship Concept of 'commonweal' Humility (= 'groundedness') No-cost education	'Security through ownership' Propaganda in schools, media, advertising. Co-option 'Freedom to own'
Rent	Rent controls	Abolition of rent Legislative repeal	'Allocation of scarce resources' 'Universities' converted to 'Monoversities', as propaganda vehicles
Interest	Usury laws (i.e., setting maximum interest rates) Bank controls Micro-credit Interest-based credit unions	Outlawing of all usury/riba Interest-free money creation and use. i.e.: Public-service, not-for-profit banking	Risk-reward theories Deferred gratification theories 'Job creation' 'Freedom' to exploit
Profits/ For-profit- Company dividends	'Progressive' taxation Welfare-state legislation Mixed economy Philanthropy, charity Social contract	ICA Statement-compliant co-operatives Voluntary acceptance of responsibility 'Care-not-use' cherishment	'Wealth creation' Entrepreneurship 'Training costs' Regression as progress, conservative and liberal capitalist theories Police/military/justice theories Repression of dissent by violence
Unequal Pay for work (Including no pay for work)	Income tax Welfare 'rights'	Equal pay co-ops Citizen's Income Free-at-the-point-of-use services No-boss, no-hierarchy co-ops Abolition of money	Competitive sports 'Champions', 'Gifted' individuals 'Education', 'Experts' Reward for activity Print and broadcast media as propaganda Constant surveillance

(Continued from Page 27)

— on lent money/created credit) was his 1545 "Acte Agaynst Usurie" — not "Legalizing Usury for the First Time!"

Put briefly: If the outcome isn't in the process, then the process can't deliver the outcome — and/or "So say, so do." (More topics for your study group, perhaps.)

Lest any readers consider that this transformation is impossible, my practical experience of elected office

is that change must be beneficial both for those who *think* that they are beneficiaries of "what is," and those who *know* they are suffering under the prevailing system and want a new one.

It is therefore a matter of public education that we need to point out that income equality is good for everybody — a good, in fact, that is the essential starting point for all other goods. (This relates to the social determinants of

health — findings that I've referred to in earlier articles, and which I hope to explore more in the final part of this series.) As a foretaste for that: the introduction of public health services in the 19th-century, and of extended health, social security, and education programs in the 20th, need their counterparts in the 21st century. My hope is that the following proposals help in their formulation.

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The Fair World, Co-operative Commonwealth Alternative

A non-violent legislative plan to replace the pollution-growth-driven and inequality-driven catastrophe called capitalism: To sustainably create a fair, safe, peaceful world

1) Co-operation, not Coercion

Convert competitive, market-based businesses into workplace worker co-operatives, and re-model monopoly activities as stakeholder community co-operatives: each one having responsible, time-limited stewardship of land and knowledge resources, and with each co-op demonstrably working according to the Seven Co-operative Principles of The International Co-operative Alliance.

See points 2) and 5), below, for the funding mechanism for this initiative.

Legislative Comment 1

This needs the repeal of the legislation that allows for-profit corporations and businesses (rather than small-scale worker co-ops) to exist:

- a) for them to re-register as appropriate co-ops;
- b) the need for those co-ops to register their land and knowledge holdings/stewardships; and
- c) for those co-ops to file annual Co-operative Audits.

2) Pre-distribution, not Redistribution

Distribute the created wealth from these workplace co-ops through nationally collected, co-operative corporate taxation, into local, democratically-controlled, Co-operative Community Banks, and so make money and credit available for responsible wealth creation and community development.

Legislative Comment 2

Essentially, this follows directly from 1) (i.e., banks are just one form of corporate entity). It will take social decision-making as to how those banks operate: as monopoly co-ops (which would have to be community, multi-stakeholder co-ops) or as solidarity worker co-ops, receiving their operating costs from the community — but certainly not by charging interest (or any of its equivalents).

One particular bank — the central national bank — will need to receive the revenue from corporate co-operative taxation, for further distribution in the form of a Citizen's Guaranteed Income (see below at point 4).

3) Global stewardship for needs, not

private resources for profits

Maximize public service provision (health care, life-long education, libraries, transport, and so on) on a co-operative, free-at-the-point-of-use basis, thus only retaining money as a mechanism for access to discretionary purchases.

Legislative Comment 3

These monopoly community co-ops (e.g., the public library, transit, etc.) will need their budgets and action plans determined and their activities funded as by 2) pre-distribution.

4) Fair, guaranteed incomes for all

Introduce guaranteed fair income for all, within upper and lower limits, and with elements of automatic Guaranteed Annual Income — a Canadian Citizen's Income — and so do away with the need for direct and indirect personal taxation.

Legislative Comment 4

Some form of social determination of what the upper/lower ratio should be is needed for this program. Questions like "What proportion of that ratio is the Guaranteed Citizen's Income?" Do children get a CI?" etc., etc.

The second draft resolution given in Part 3 of this series tries to deal with that procedure. (*See the CCPA Monitor December 2009/January 2010 issue.*)

Additionally, such a narrow income distribution — pre-distribution rather than redistribution — allows for repeal of all personal taxation legislation — indirect and direct personal/household taxations, such as sales tax, income tax, and so on, since personal and household incomes will already be within a socially-agreed range — so that (co-operative) corporate taxation — as consistent with the Seventh ICA Principle, Concern for Community, will provide circulating funds for appropriate wealth-creation (*see point 5 below*).

5) Banking as public service

Abolish money-lending and credit-creation for profit: operate banking as a community co-operative public service (see points 2 and 4, above).

Legislative Comment 5

This is so central to human and global

well-being that it merits two specific highlighted actions:

- a) repeal of the legislated social permission to charge interest on lent money, and
- b) repeal of the legislated social permission to create electronic money (even if interest-free) as debt (i.e., the repeal of "Fractional Reserve Banking," which creates the annual increase in the money supply as interest-bearing debt).

This is the essence of the first of the two draft resolutions outlined in the previous issue of *The Monitor*.

6) End global exploitation through financial speculation

Re-introduce international exchange controls, a Tobin Tax, etc., as necessary.

Legislative Comment 6

This seems only to require the re-introduction of exchange control legislation, something Chile and Malaysia have already done, and controls of this kind also existed in the U.K., for example, up until the first of the Margaret Thatcher budgets — that of October 1978.


[Whether the Tobin Tax would really be needed in the Fair World of a Co-operative Commonwealth is questionable, but it might remain necessary — especially for the following final Step 7.]

7) All our sisters are our brothers: and all our brothers are our sisters

Make capital grants (not loans) to developing countries.

Legislative Comment 7

Again, this is straightforward, explicit legislation — Keynes's idea of some sort of balancing international currency (his idea was the "Bancor") to even out international income/wealth inequalities is worth researching, along with the Tobin Tax proposal (*see above at point 6*).

(John Courtneidge is a scientist, writer and teacher, with a PhD in chemistry and experience as a researcher, co-educator, small-scale farmer, and community organizer. The fifth and final article in his series on the campaign for co-operative socialism will be published in our March 2010 issue.) 

Money-driven capitalism is rooted in our fears and needs

By John Courtneidge

The call for the malaise of capitalism to be replaced by co-operative socialism is based on two propositions:

1. that, if it is possible to live well, there is no reason to live badly; and

2. that none of us is just an individual — we are all neighbours.

In the preceding articles in this series, I offered both local and parliamentary actions that seem to lead to a “wholological” or “whole-system” alternative to either neoliberal or conservative capitalism, or to the many variants of authoritarianism that the last blood-soaked century of political mayhem inflicted on humanity.

[The terms “wholosophy” and “whology” have been coined to define “an understanding of something in its entirety, realizing the interconnectedness and complexity of systems.” In the following three-circle ‘Venn diagram’ I try to sketch these interconnections.]

Recreating whole-ness and, thus, happiness

In the first phase of enlightenment (over, say, the past 300-400 years), humans engaged in the activity of taking things apart to see, first, the things from which bigger things were made (a process of analysis), followed by a process of putting things together (synthesis). In terms of chemistry (my beloved subject), this led eventually to the production of thalidomide, much as it led to aspirin.

To a considerable extent, that synthetic phase — of Monsanto, Merck, and their ilk — was driven by usury. Capitalism uses the anodyne term “fiduciary responsibility” (the maximization of shareholder “return” and “value”) as a cover for selfishness, greed, and avarice — all the results of usury.

This system is money-driven, but rooted in our fears.

Those fears are the result of our needs — the fear that we will be hungry, cold, alone, bored, rejected. And that points to our way back home.

We humans cannot un-have experiences. My knees, for example, will always remember that skiing accident, and my right-hand fingers will always throb when I’m stressed due to their having been burnt by high-strength hydrogen peroxide when I was a research chemist. But we can learn from our experiences, and that knowledge can become wisdom. So we have opportunities to learn from our experiences.

Education, education, — and experience!

Nye Bevan, the British Labour government minister who led the creation of the U.K.’s National Health Service, developed his belief in socialism in the libraries of the Miners’ Union. Like the miners, the pioneers of the Rochdale co-operative movement, once they set up their first co-op, opened a library for their members above a shop in Toad Lane. (It’s still there, but now a museum.)

The modern universities (more properly ‘mono-versities’) and their supply chain, the schools, have now largely replaced education with training. The word “education” comes from the Latin: “to lead forth,” whereas “training” is a 180-degree opposite process designed to “force in” compliance.

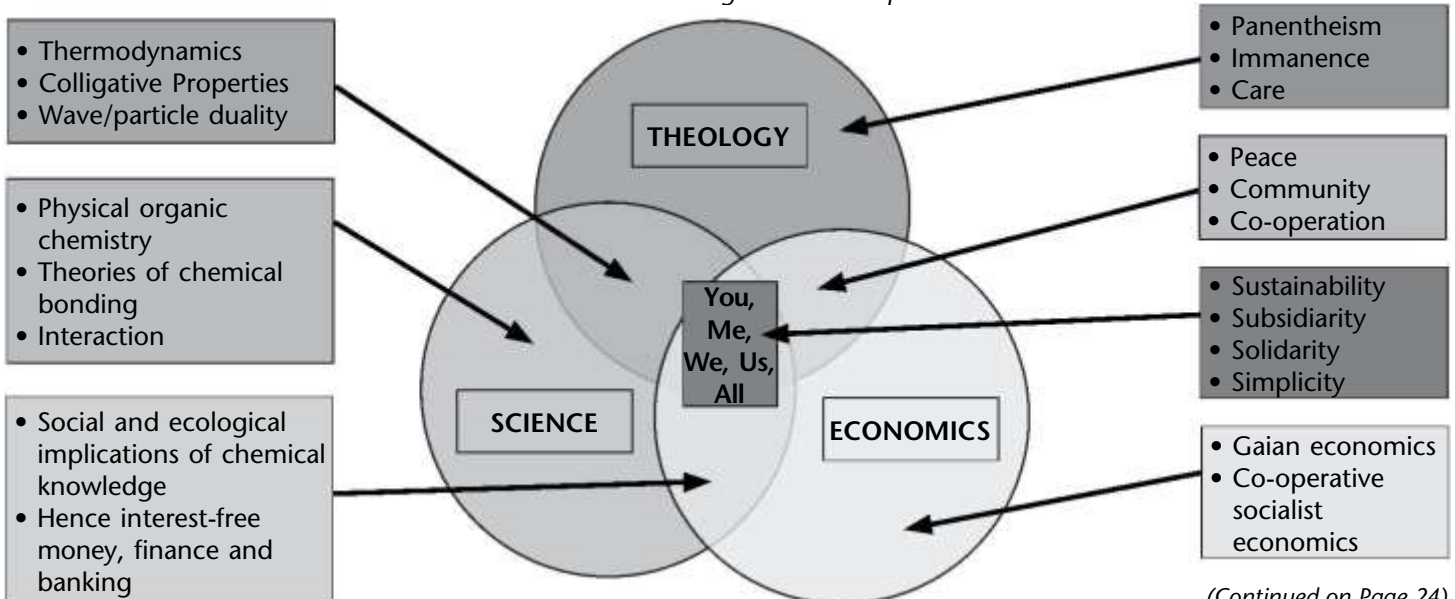
In the first of these articles, I showed a political map — mapping from reactionary to progressive on the horizontal axis and downwards from authoritarian to experiential on the vertical axis. This figure is republished here for easy reference.

Politics, personality and brain chemistry

At the heart of the human condition there is a tension between our selfishness and our social-ness. This tension seems to

Wholosophy: ‘All in One — One in All — All as One’

The Search for Right Relationships:



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We have to learn to be part of creation, not its masters

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have evolved from two clashing concepts of human needs and nature. One concept is that human beings are by nature selfish, nasty and violent, so strong authoritarian and hierarchical structures have to be erected to maintain order and peace. The other view of human beings is that they are inherently kind, sociable, and co-operative, and so all we need to do is remove all constraints on individual action and, once again, peace, order and harmony will result.

In reality, of course, we have within us the potential for both selfishness and unselfishness, for both good and bad behaviour. These matters are interwoven with our differing personalities. There are many convergent, contemporary theories of personality (and a cornucopia of such resources may be found at <http://users.trytel.com/~jfalt/articles.html>).

Of these, Carolyn Kalil's 'True Colors' approach suggests that we are all mixtures of four personality types, labelled Gold, Green, Blue, and Orange. The Gold types tend to be conservative, reactionary, and authoritarian; the Greens to be progressive, analytical and authoritarian; the Oranges to be controlling and self-centred; the Blues to be friendly, connected, and idealistic.

Personality type theory, of course, is still in early development. The four types of personality shown in the graphic seem to have some relationship to four neurotransmitters in brain bio-chemistry. Thus, at www.chemistry.com, anthropologist Helen Fisher points toward current research which matches the four personality types to four personality labels, which I display in the graphic.

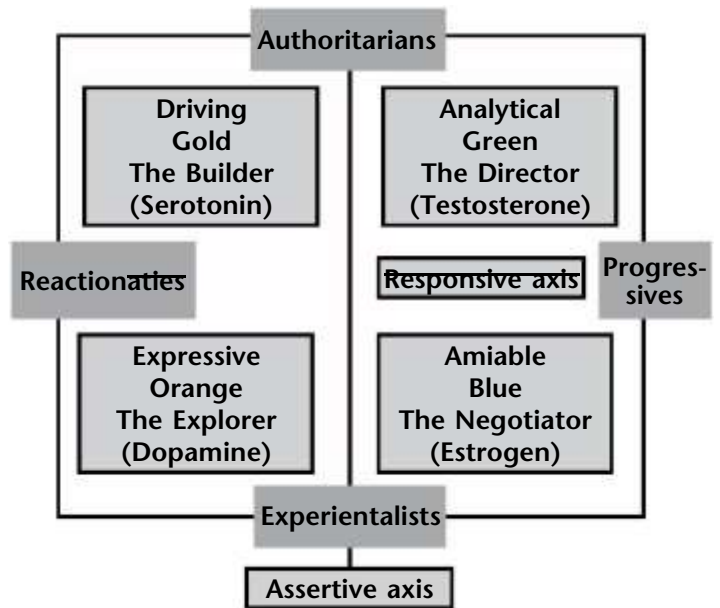
Again, there are practical political and social implications: some of which relate to the 'Social Styles' analysis of human interactions (see relevant web-pages). Now, each of us seems to have a mix of the four named neurochemicals — serotonin, testosterone, dopamine, and estrogen — in our brains. The mix, it would seem, varies by country, society and time, and we appear to be capable of changing our personalities to some extent by changing the neurochemical mix. (If any reader has more on this subject, I'm keen to connect.)

The courage to be a socialist

Michael Moore's delightful new movie, *Capitalism, A Love*

Neurotransmitters, Personality Types and Social Styles

See text



Story, bells the cat. The globalized form of terrorism called capitalism, based as it is on theft, plunder and pillage, is a wickedness that degrades every man, woman and child in some way. Its evil spreads to every part of the world and beyond, driven by the sins of greed and profit.

Thus, the call for the non-authoritarian, non-capitalism of co-operative socialism is a call for us to "get back to the garden" — to be fully sustainable as part of creation, not as its masters, stewards, or overlords, but as co-operators in full communion with Nature and our planetary home.

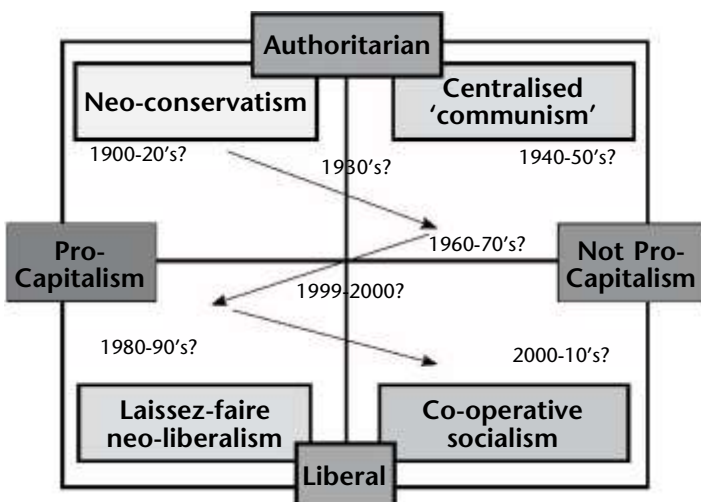
The static element in the philosophy of capitalism — "ownership" — brings consequences (war, debt, despair, ennui) that are part of the genetic code of the Tree of Knowledge whose fruit we stole at the time of the Neolithic catastrophe — the time when settled agriculture (theft of and from the commonweal) first occurred.

As our forebears took possession of the commons, they themselves were possessed — of the devil of selfishness, war, and alone-ness. In that act, we cast ourselves out from grace, out from a full communion with creation. And then, as theft generated rent, rent generated money surplus, money surplus generated financial usury, usury generated "intellectual property" (the ownership of knowledge) — and all this wickedness created the architecture of oppression and inequality. Our knowledge of good and evil was blurred, and we lost the ability to distinguish between them. The evil of capitalism was cleverly disguised and propagated as the ultimate good. As Margaret Thatcher once famously declared, "There is no alternative."

But of course there are in fact much better alternatives, and one of them — arguably the best — is co-operative socialism.

In a recent lecture, Joseph Stiglitz, Nobel laureate in economics, made this observation:

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To be a socialist means to be guided by the Golden Rule

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“The real problem is that we have not been doing enough research to try and understand alternative models or alternative ways of organizing our society. What we do know at this point is that the model based on market fundamentalism does not work...”

In conclusion

In this series of articles, I have tried to describe a nonauthoritarian replacement for capitalism. It is called “co-operative socialism.” I first wrote about it in the mid-1990s, but it has a long history, running back to the early non-Marxist progressives like Robert Owen in the early 1800s, and beyond.

For perhaps 50 years, progressivemovements (organized labour, co-operatives, civil society groups) have let a core activity slip. Earlier generations of progressives laid great emphasis on the education of both young and old — something we have neglected, but which we need to renew.

One aspect of such an educational effort has been kept alive within some religions. The Scarborough Missions’ splendid poster, “The Golden Rule,” is a good example. It displays sayings and symbols of all the major religions around the world, and links them with the one decree they all share: “Wish for your neighbour at least as well as for your own family.” And this “golden rule,” perhaps, becomes the core philosophy for co-operative socialism.

(John Courtneidge — johncourtneidge2@gmail.com — is a scientist, writer and teacher, with a PhD in chemistry and experience as a researcher, co-educator, small-scale farmer, and community organizer. This is the fifth and last article in his series on the campaign for co-operative socialism.) 



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