



## Confessions of a “Loser”

Although losing the job which you depend on for your income, and then all of your valuable assets, is emotionally devastating, after the dust settles some good things do arise from out of the ruins. For instance, life slows down and becomes so much simpler. And even though many previously important material things are lost (like your car), you re-discover other even more important treasures (like your family and your true friends) that before you took for granted or missed out on all together. Many people, in re-evaluating their priorities in life, realize that money makes you busy but not necessarily happy and fulfilled. They begin to understand that life is shorter than you think and recognize that it is important to find value and meaning in each and every day. As the future grows more insecure, the present takes on a new and greater significance. Having lost your innocence, you become more analytical and less naive.

The healing process begins slowly by appreciating all the good things that you still have in your life (like food and housing, fuel and electricity, medicine and clean air and water) and by recognizing how lucky you still are relative to millions of others in this world. It continues and grows when you reach out to help those who are less fortunate than you. If you feel sorry for yourself and give up, or get bitter and angry about your situation, then you are not looking far enough beyond yourself. Here in Canada, even the poor have so much to be thankful for ...and thanks leads to generosity ...and generosity to contentment and fulfillment. If you think only of yourself, you become trapped within your own problems and remain unsatisfied. If we all try to look after only ourselves, then most will fail, for life is too complex and unpredictable for individuals. But if we all look after each other, then all will succeed, for whenever someone stumbles there will be many hands to lift him back to his feet. The best insurance policy in the world is kindness; the best defence ...co-operation; the best medicines are hope, love and joy. Wisdom comes from the ashes of suffering, so relax ...you may be on your way to a PhD.

## Why Is There HOPE?

First the good news, then the bad news, and then some more good news. The good news is that the economy is still fixable. The real solutions to our problems are actually quite simple. Many knowledgeable economists have tried-and-true alternatives that will get us out of the fiscal mess we are in. The bad news is that the government really isn't interested in fixing things. In fact, our leaders are bent on destroying the power of the government and maybe even the country. The economic policies they are implementing will actually make things worse. The other good news, however, is that once enough Canadians realize what is going on, we will be able to stop them democratically and begin implementing the real solutions that will save us. As more and more people experience, first-hand, the pain and insecurity of the current recession, many serious and meaningful questions are beginning to be asked about the true purpose of society. In tough economic times, people become more willing to consider new ways of thinking and doing things. When times are good, people remain complacent and inertia carries us into the future. Discontent, however, is the catalyst of change. It is the power of critical, independent thinking to change the will of an awakened public that is the reason for hope.

HOPE magazine was created specifically to increase the public's awareness and understanding of the real issues and solutions to our country's problems. Using the everyday language of average people, HOPE will guide its readers, through the doom and gloom and political double-talk, to a fresh vision of a sane society which values the potential, and rewards the contributions, of all Canadians equally. HOPE will debunk the myths that the mainstream media and the government spin doctors have a vested interest in perpetuating and will highlight the research and recommendations of hundreds of individuals and organizations that are working tirelessly, in spite of the odds, to make Canada a better place to live. The real solutions to our problems would result in a strong vibrant economy with full employment, no government debt, low taxes, a high standard of living, increased leisure time and a healthy sustainable environment. Such a world is possible, once enough of the public becomes aware of the way to get there.

HOPE is published six times a year by Don Findlay, an independent researcher living in Kingston. Recognizing the need to demonstrate new, more cooperative ways of doing things led to the decision not to charge a fixed price for this magazine. HOPE now relies entirely on the wisdom and generosity of its readers for its survival. HOPE *trusts* you, the reader, to judge the value of this publication for yourself. If you feel that it makes an important contribution to society and you wish to help it to continue and grow, then please send a donation to the address below. If you wish to sponsor the printing of additional copies of HOPE, its current short-run printing costs are about \$30 per 100. If you ask for it, a credit in your name will be printed in the run that you sponsor. All of the time and labor that is expended in producing HOPE is volunteered. Please feel free to photocopy or reproduce this magazine electronically. HOPEfully, it will soon be available on the Internet. Letters to the editor, opinion pieces and local good-news stories are welcome and should be addressed to:

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What Will Guide Us  
In The 21st Century?

## The Myth of Independence

Before the unemployed and the working poor can really begin to improve the quality of their lives, they must fully understand that there is no such thing as the “self-made” man. Our culture still perpetuates the myth that anyone with initiative and persistence can create a fortune for himself by working hard and working “smart”. That such a rugged, independent individual must exploit the skill and talent of many other people on his way to the top is rarely acknowledged. Nor is any credit given to society for providing him with a publicly-funded education and healthcare system, an inherited science and technology base, a subsidized infrastructure of transportation and communication links, public utilities and serviced land, many political and legal supports and numerous tax and financial advantages. From his birth to his success, such an entrepreneur benefits enormously from the accumulated contributions of hundreds, possibly thousands, of other people, most of whom he has never even met, yet the myth of the self-made man continues to be glorified. In reality, however, there is no such thing as true independence or self-reliance. We are all co-dependent upon someone for everything we are and everything we do. “No man is an island, entire of itself; every man is a piece of the continent, a part of the main ...” John Donne, Devotions XVII.

Nowhere is our interconnectedness more obvious than in our incomes. The unemployed rely upon the goodwill of the state for their survival. Employees depend upon the goodwill of their employers to provide them with a decent, living wage. Employers rely upon the goodwill of their customers for their existence. All depend upon a stable flow of income between producers and consumers. In the last half of this century, however, industrialization and labour-replacing technologies have been destroying the critical balance of co-dependency between employers and their employees that made the industrial revolution possible in the first place. As new technologies reduce the importance of human labour as a component of production, the value of human labour declines relative to the price of most goods and services while the relative cost of all capital components rises. What a man was paid for his labour to produce a product used to be much closer to the final price that he was expected to pay to consume that product. Since the 1970s, however, this gap between earning power and consumption expectations has been growing steadily and the chasm separating the two has been bridged with debt. The surplus of labour that has arisen has tipped the



scale of co-dependency in favour of employers and has allowed them to exert a further downward pressure on wages, causing the gap to widen even more. Clearly such labour exploitation is unsustainable in any modern society. Once the consumption base deteriorates sufficiently, the whole economic system must collapse. The co-dependency between labour and management, and between consumers and producers must be recognized and the myth of independence abandoned.

The idea that the unemployed and working poor are responsible for their own economic misfortune is simply absurd. Those who criticize their dependency and accuse them of being lazy or ignorant are simply trying to justify their own eagerness to exploit others. Their crowing says far more about their own greed than anything reliable about the character of the victims of their attacks. Before the poor and unemployed can begin to save themselves they must first stop feeling guilty about their misfortune. They need to clearly understand that regardless of our present situation in life, we are all co-dependent on each other. They must realize that the root cause of their difficulties has more to do with the failure of the entire economic system than it does with any personal weakness. They must also understand that finding a job and moving out of one cruel dependency (unemployment) and into another one (meaningless and exploitive, low-paid work) may not necessarily be in their best interests. Everyone alive should have the right to expect more from life than that. Everyone alive deserves the freedom and dignity to choose for themselves how they will contribute their knowledge, creativity, talent and passion to society. Once people fully appreciate that the notion of the self-made, independent man is merely a clever myth invented to justify and perpetuate the economic exploitation of others, then the leap away from a deteriorating society based on confrontational competition towards one of co-dependent co-operation, or co-operative self-sufficiency, becomes much less frightening. Perhaps it is the poor who must lead the rest of the world to a more fulfilling and sustainable future. Perhaps, by helping themselves through co-operative action, the poor will teach others how to find meaning and joy in their lives too.

Although many Canadians continue to support some of the basic ideologies of the Left, politically the Left has become almost totally irrelevant. Why have the strategies of the Left failed to win widespread public support? Why has the movement failed to bring about any significant positive change?

Strategically, the generals of the Left have been leading their troops into battles they cannot possibly win. They have been trying to attack the two most heavily armed fortresses of “the system”, the government and the corporate sector. Like ants charging an elephant, their size and resources are far too small to represent any serious threat. Poorly funded and committed only to protecting their own particular set of narrow interests, the soilders of the Left are no match for the colossal financial strength and media muscle of the Right. As long as their actions reduce costs and provide additional savings for the Right, they are allowed to protest. Once corporate profits are negatively affected, however, their constitutional rights are quickly usurped and their demands “settled” through arbitration. What war has ever been won by attacking the central stronghold of the enemy first? All wise generals examine the supply lines of their enemy and develop strategies to prevent strategic resources from reaching their command centres. At the same time, the wise leader ensures that his own supply line of critical resources is secure. The Right’s critical resource is labor; the Left’s critical resource is income.

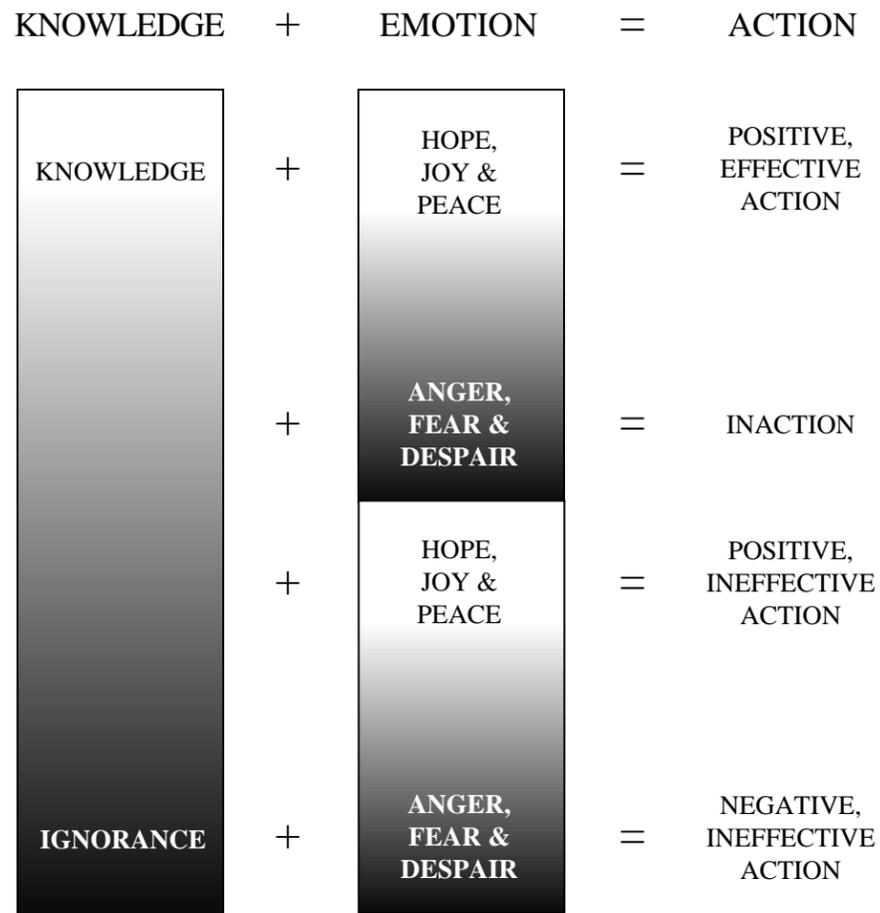
The rallying cry of the Left has been to “Change the System”. How on earth is an ant going to change an elephant? Certainly not by telling the elephant that it is mean. Certainly not by yelling “Stop, or I’ll yell stop again.” What real power can an ant have over an elephant so long as it depends entirely on the elephant for its survival (ie. income)? Surely by now the leaders of the Left can see as clearly as most of their membership does that their strategies are futile. The left simply doesn’t have the necessary resources to “Change the System”. Besides the system’s own greed will destroy it anyway. Every 60 or 70 years, the build-up of debt and interest costs flattens the monster until an enormous amount of credit has been liquidated or written off ...and we’re about due for another “correction” soon.

Rather than leading a campaign to “Change the System” and attacking the main fortress of corporate capitalism, the Left would be wiser to urge the public to “Ignore the System” and to “Change the People”. Instead of revolution, we need evolution. By constantly documenting how corrupt and unjust “the system” is, the Left actually helps the Right disempower people by intensifying their negative emotions of anger, fear and despair and by perpetuating a sense of hopelessness. In such an environment, the morale of the troops weakens and they become more willing to retreat or even surrender. The mainstream media’s primary role is not to inform or misinform the public. It is to control the public’s attention and to dump emotional toxins into society in order to perpetuate the anxiety and sense of emptiness which helps advertisers sell their fantasies and diversions. When people are preoccupied with arguing about the best way to treat the symptoms of a sick society, they tend to overlook the underlying causes of the illness completely.

By using its resources to educate the people on how to become less reliant on “the system” for their income (through alternative currencies and co-operative action), the Left could change the emotional state of the public and build an unstoppable movement towards a truly just and economically-democratic society. Such a program of adult education would not only broaden the Left’s base of support and secure their supply line of income, which is essential to win the bigger battle anyway, it would also interrupt the supply line of desperate, exploited labor that is necessary for “the system” to survive. So long as the Right can continue to assassinate the credibility of the Left with their economic marksmen, the Left’s war of words will remain irrelevant to the majority of the public. If, however, the left was to light the flame of positive, co-operative action, the motion of the movement and the glow emanating from the inner contentment of its participants would stand out like a beacon, drawing in others from out of the dark.

Why do fewer and fewer Canadians believe that “the Left” can solve our problems ?

Knowledge alone is not enough to motivate people to take positive and effective action



Of knowledge and emotion, emotion has the most powerful influence on action. Knowledge can be ignored or overwhelmed by negative emotions. Knowledge in itself is not sufficient to inspire effective action.

You will not change the ineffective actions of a knowledgeable man who lacks positive emotions by merely giving him more knowledge. Likewise, an increase in positive emotions alone will not help change the ineffective actions of a man who is lacking in knowledge.

A wise teacher will recognize that he must have the patience to wait while hope and joy are nurtured. He will also realize that it will take an enormous amount of exposure to, and reinforcement of, the positive to counterbalance the fear and anger that the news media constantly generates in the hearts and minds of average citizens. Belief and hope grow slowly.

As fear and anger build, they push the resulting actions down the scale. A man with knowledge will ignore that knowledge and act like an ignorant man if his negative emotions increase sufficiently.

Negativity will prevent people from believing and supporting the most positive and effective solutions. They will dismiss them or ridicule them saying that they are not possible, practical or realistic. Positive emotions are a prerequisite of understanding and positive action. Negativity makes people unwilling to accept positive solutions.

Even with adequate knowledge, people may relapse many times into negativity and ineffective action. For instance, they may become frustrated by a lack of progress or because others won't believe them. This is natural and must be remedied by reinforcing their knowledge and reaffirming the positive. A positive person builds, a negative person destroys.

### Death By Consensus

Once upon a time, ten passionately creative designers were called together to collaborate on the design of an exciting new swing. Each was an expert in a particular field of study and was renown around the world for his abilities in that area. Once assembled, they were told that the only rule governing the final design was that each designer must agree with it. As all of them had extremely busy lives, a time limit was set to confine their activities.

The first designer, having spent most of his life studying the dynamics of friction, proposed a marvelous scheme which reduced the total drag on the swing to almost nothing. The second man, famous for his advanced work in materials engineering, suggested a brilliant solution which cut the total weight of the assembly in half. The third designer, renown worldwide for her devotion to the science of human ergonomics, put forth a remarkable proposal which if implemented would create the most comfortable swing ever built. On and on they continued this way, each specialist taking a turn to present his or her ideas for the ultimate solution.

After several days of continuous and excited debate, the group realized that their completion deadline was fast approaching and that they were no closer to an agreement on the final design than they had been at the start of the project. The highly practical, cost engineer was beginning to get very angry with the other designers and he accused them of allowing their extravagant personal tastes to interfere with the rationality of good design. Now only a few hours away from their pre-arranged moment of presentation, the group made one last desperate attempt to reach some sort of design consensus. As they began to sketch the points that they agreed on, however, another dispute broke out and the group disbanded.

When the project coordinator arrived at the site where the design team was to have made their presentation, she found only a letter which expressed the designer's regret for having been forced to abandon the assignment and their unfinished sketch. Ever since that day, we have continued to use that simple swing design which represented the lowest common denominator of agreement possible within the group.

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This simple tale reveals the tragedy inherent in the process of consensus building. Ten highly motivated people were forced to flee from a sterile exercise that could not possibly accomodate their individual passion and creativity. Unwilling to compromise the intensity of their convictions, the designers could do nothing except withdraw

from a deadening process that, in order to succeed, must reduce their gifts of creativity and passion to the lowest-common denominator. Although obtaining consensus might make sense democratically, it obliterates the uniqueness and diversity of the individuals that it claims to represent. Solutions designed around the lowest-common denominator are rarely daring and exciting. What is gained in solidarity is often lost in insipidity.

Surely the time has come to begin working on a new approach to co-ordinating group action. Any new method must not usurp the freedom and distinctiveness of the individual in order to establish a group identity. Rather it must strive to compliment and amplify any individual effort by channelling information and resources to all those who wish to support, as individuals, any particular ideas or events that are suggested or planned by any of the group's individual members. In such a group there would be no need for an administrative council. Members of the group would never be expected to submit



any of their autonomy to an executive body. No group "leader" would be required and no member or group of members would have any power to control any other member other than their individual autonomy to withhold their voluntary support for any particular proposal. All group activities would be determined entirely by whether or not there were enough members willing to participate in a suggested action to successfully carry it

out. Such a loosely structured organization would encourage individual creativity and initiative, and would generate excitement and diversity within the membership. Also, by rotating organizational roles and responsibilities, it would be far less susceptible to volunteer burnout. Most important, however, it would help demonstrate to people that they need not depend on a handful of administrators to find solutions to their problems or to act on their behalf. It would encourage people to take direct responsibility for improving the quality of their lives by changing their own actions and would show them that, by working together, people can achieve co-operative self-sufficiency.

For society to improve, the people must begin to improve themselves by increasing their knowledge and understanding of monetary and economic matters. They must take control of their own destiny and stop waiting for the administrators to help them. Whether they are politicians, government bureaucrats, union leaders or corporate managers, the administrators are not concerned about what is best for the average citizen. They are only interested in perpetuating a feudal system that bestows enormous privilege upon themselves and their friends. **Adult education, enhanced by local currency, to propel co-operative action, is the only peaceful path to economic democracy.**

In Kingston, Ontario, there are many men and women who are concerned about the social and economic malaise which is afflicting our society and robbing life of its creative, ethical and spiritual meaning. These men and women are particularly concerned about the effects that this malaise is having on the emotions of our young people, because for them life is only beginning and they are especially vulnerable, having little wisdom or experience of their own to guide them. Raised with high expectations in an electronic culture of instant gratification and image-conscious consumerism, to the young, the present is a struggle in a world of half-truths and broken promises and the future seems even more uncertain.

### The Historical Perspectives

Appreciating the predicament that their children and grandchildren are facing, the men and women of Kingston committed themselves to developing a study program which would help both young and old alike discover a more meaningful and sustainable way to restructure their lives. Looking back into history, they investigated the adult education programs of the Antigonish Movement and studied the economics and philosophy of co-operative action. They explored the history of currency, banking and monetary policy, taking a special interest in local currencies, peer-group lending circles and community credit unions. They researched human-centered economic models and learned about environmentally sustainable development technologies. In the process, they began to understand how mechanization and mass production had stripped "work" of its creative aspects and had reduced it from being a spiritual "end" into an economic "means". They also began to appreciate how "specialization" had enhanced dependency and they saw how "labour-saving technologies" had evolved from being the friend of the working man into one of his greatest foes. In addition, they realized that the "economies of scale" and "productivity increases" that scientific advancement and capital concentration had enabled, did not always create a more prosperous or healthy society.

### The Importance of Education

After completing years of such research, the men and women of Kingston have now developed a program of adult education and co-operative action which is aimed squarely at releasing the human potential of each of their students so that they too may enjoy a meaningful and abundant life. Combining the best elements from a number of historically proven programs, the success of the Kingston School promises to be outstanding. Inspired greatly by the pioneering work of Dr. J. J. Tompkins and Moses M. Coady (their work known worldwide as the Antigonish Movement), and the wisdom of E. F. Schumacher, the Kingston School thoroughly explores the creative aspects and the "meaning" of work as an element of personal growth, inner fulfillment and spiritual evolution. Also work is examined from a social and economic perspective and in relation to its power as a democratic tool.

The adult education program at the Kingston School focuses on the history and fundamentals of economics, capital and trade. Distilling an immense subject into simple understandable concepts is no easy task, yet that is exactly what the Kingston program attempts to do. Knowledge must be adapted to meet the interests and needs of the people. Rarely will people make much of an effort to adapt themselves in order to acquire what is seen to be irrelevant knowledge. Information must be presented to them at the level on which they live. As limited access to income and capital is one of the greatest concerns of most people today, a particular emphasis is placed on economic and monetary matters. The Kingston program generates a solid understanding of banking, finance and investment and explores the history of currencies, the evolution of the monetary system, the interrelationship between debt and wealth creation and the important differences between money and the underlying wealth that it represents. It explains the philosophy and powerful practicalities of Hour-based, local currencies and teaches the participants how to derive the maximum benefit from using a local currency.

## The Kingston School

### The Role of Local Currency

In recognition of the importance of the role that adult education plays in improving the quality of life of the community, the Kingston School pays each participant, in an Hour-based local currency, for each hour that they invest in the study program. Not only does this provide an appropriate way to "spend" the currency into circulation, it offers new hope and a unique encouragement to many of the social assistance recipients who may soon be required to enrol in either a "learnfare" or "workfare" program in order to continue to qualify to receive income assistance from the provincial government. The Kingston School extends the range of training choices available to those receiving assistance and provides an integrated program of growth and development which leads the participant out of the orbit of dependency and onto a path towards true economic democracy. Once in circulation, local currencies remain in the host community and recirculate, stimulating local competition and new small business development. By stripping labour costs from the Canadian-dollar selling price of locally produced goods and services, local currencies help small companies to compete against larger national firms and their giant transnational competitors. Hour-based currencies also provide some significant tax advantages.

### The Role of Co-operative Action

After completing the primary study modules, the participants at the Kingston School are encouraged to form small, co-operative teams based on their common interests and shared aspirations. Each team is shown how to formulate and execute specific action plans in order to progress towards the realization of their goals and objectives. Those who share a common vision of a specific path to economic independence are encouraged and supported as they work together to achieve a meaningful and abundant life for themselves. Whether a team's reasons for collaborating are as simple as to learn how to win any tendered work contracts that may arise, or as complex as starting a completely new business category, the Kingston School serves always as a patient mentor and a steadfast resource. By acting co-operatively, each participant progresses individually. For society to improve, the people must begin to improve themselves by increasing their knowledge and understanding of the world around them. They must discover their own creative powers and learn to trust in their own abilities. They must take control of their own destiny and stop waiting for the employers and the administrators to save them.

### The Café & Retail Store

To further help support the efforts of the people, the Kingston School would like to establish, on the premises, an alternatives café and a retail store. This would help the participants recognize immediately that the local currency that they received at the school had real value. Also, knowing that there was a retail store already committed to selling their goods and services would increase the participants' confidence in the program and encourage them to develop their creative talents and productive capacities independently. Both the store

and the café would accept the local Hour-based currency in their transactions and each would need volunteers to help commercialize their operations. The volunteers would receive valuable training and retail experience and the Hour-based local currency (in receipt of their time volunteered). As the store and the café increased in popularity, paid (Cdn\$) employment opportunities would emerge. The store and café would attract the public's attention and interest and would draw new participants into the study program. As the number of participants grows, so too does the amount of local currency in circulation. As the currency base increases so too does the diversity of the goods and services which are exchanged in the local currency. Both the store and the café will offer a refreshing, artistic alternative to the global monoculture which is overtaking our shopping malls and entertainment spots. The café will be a welcome relief from the bar scene for anyone looking for a quiet, affordable place to relax and meet others who share a common interest in artistic or intellectual pursuits. The Kingston School complex will be like an oasis of meaning in a world gone mad.

For more information about the Kingston School please contact one of the two principal founders, Don Findlay or Mort Barken, at the address listed below:

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*"We ...should see to it that every human being will have a satisfying career in the world. It may well be that our biggest career is to give careers to all mankind ...Peace can only come when people are satisfied with their world, when they have careers in harmony with their dignity as human beings." Moses M. Coady*