



HOW THE WORLD MARSHALL PLAN MIGHT BE IMPLEMENTED

Vimala's Diary

The World Marshall Plan is interdisciplinary. It deals with development in both our "inner" and our "outer" worlds. Few readers will be equally at home in both. For this reason, this paper translates the Marshall Plan's general principles into the day to day experience of Vimala, a fictitious character in a fictitious village. It explains the concepts in easy bites and it shows how all the many facets of the Plan mesh and reinforce one another.

This chapter is experiential and will enable the World Marshall Plan to come alive. It is not essential to an understanding of the Plan. It is possible to read just a part of this chapter or to skip it altogether and to still fully comprehend the Plan. It can make it relevant to experts in one or more of the fields covered, and to members of the general public.

Vimala's diary shows how all the facets of the World Marshall Plan work together, so that economic growth is stimulated, people grow and develop, and community decision making can inspire caring and sharing.

This paper is part fiction, part reality. It is fiction in that Vimala, Peter, Vanessa and all the characters mentioned have never existed. It is fact in that all the principles applied and the facets of the Plan described are already in existence.



VIMALA'S DIARY ON BUILDING THE MARSHALL PLAN FROM LOCAL TO GLOBAL LEVELS

My name is Vimala. I live with my husband, Peter, and our daughter, Vanessa, in the village of Arkana. We are now comfortably off. Our lives are full and meaningful. This was not always the case.

Only a few years ago, we were very poor, and so were our region and country, because even the world economy was failing. Yet our creativity remained.

This story is about how we mustered the creativity of our region. It is important because what we did can be expanded and applied to people worldwide, using modern technical and other developments.



The Economic Principles of The Plan

January, 1988

Peter is the manager of the only local bank. His salary is very low. Today we received word that if we did not make more profit soon, the branch would be closed down. There was little hope in view of the poverty in our area.

Peter's income was insufficient to send Vanessa away to school, so I stay at home to educate her. If the bank were closed down, I would not be able to prepare Vanessa for a university education. Both Peter and I would have to work.

We talked deep into the night about our situation, but we saw no way out. Then Peter had an idea. Success would depend on the other people we knew in our village.

We decided to call together all the people we knew, who produced goods and services that people in the village needed most: the baker, the greengrocer, the owner of the local garage, the owner of the local variety shop, the odd job man, several of the local farmers and many more, even Ms. Zdal, the rich lady who had come from the capital and had so far kept to herself. She lived in the only large villa on the outskirts of the village.

His idea was simple. No-one in our region, except Ms. Zdal, had sufficient money to live as we wished, yet everyone had something to offer the community. If we pooled our efforts and exchanged our goods and services, we could even create our own currency for this purpose and would be less dependent on money from the outside. (1)

Peter reasoned that although in the past the big central bank of each country had created money according to the amount of gold a country had, currency was now created according to a country's energy, measured in goods and services people were willing to buy.

When I looked blank, he illustrated this economic principle with the following story:

Recently, Allana, the sister of our local grocer, had asked him for a loan so that she could stop work in her brother's shop. Several months ago, she had attended a course in the capital on building and using solar ovens. The course had been sponsored by the United Nations Development Programme.

Solar ovens were simply cardboard boxes covered in tin foil, which, when placed in the sun, could cook a whole meal within a few hours. They were ideal for our region. With such ovens, the really poor villagers would be spared hours of gathering wood and dung, and the wealthier people would not have to buy wood, coal or oil, which were expensive and seldom available. Moreover, solar ovens were harmless to the environment, while wood and dung were needed to fertilize the soil. Our region had plenty of sun.

For several months, Allana had worked at night, long after everyone else had gone to sleep. She had scraped her savings together to buy tin foil and had made first one and then several more. They had sold easily and now Allana could no longer meet the demand: they saved time and money. Instead of finding fuel, women, using solar ovens, were able to go out and work.

Allana had created something that people were willing to buy, because it freed their energy to do something else. That, in turn, could sometimes also be bought or sold.

Peter knew that although Allana did not yet have the money to stay home, she soon would, if she could make solar ovens all day long. Her job in her brother's store would be taken by his daughter who was just old enough to take on full-time work. Allana's creativity would enable other people to work too and would generate EXTRA income. He could safely give her a loan, which was in fact an advance on money her future work would generate.

If necessary, the headquarters of his bank would request money from the country's central bank, which could print it. This money would be HARD currency, because it was backed by goods and services, in this case by solar ovens, which, people WERE WILLING TO SPEND MONEY ON. Here, Peter reminded me again, that extra currency could be created by a country if the total amount of goods and services that others wanted to buy increased. Currency is, after all, a sort of value measurement of products which are bought and sold, a point system that facilitates exchange. This is therefore a responsible way in which currency can be increased in the world. The solar ovens had increased the country's and the world's output.

Peter gave me my first lesson in economy that night: " A country's currency supply is backed by the goods and services people will buy," he explained. "If a country miscalculates and simply prints money, while goods and services are not sold, its currency is worth less. The difference between a country with hard currency and a country whose currency is not, is the correspondence between the amount of money printed and the total of marketable goods and services that country produces".

"I see, I said, "countries can not just print money. If the goods and services needed can not reach their destination, they still remain on the shelf. Many trade barriers, the fact that providers do not know how to reach those in need, the fact that money is divided unequally, are all reasons that more currency cannot be brought into circulation, if a country's currency is to be truly hard."

Peter applied this to Arcana's situation: people were in many cases too poor to buy the goods and services that they needed, so even those villagers who provided the basics held back, because no one could afford to buy them. People providing luxuries were completely out of work. So, everyone in our region was becoming poorer and poorer.

Peter's idea was to CREATE LOCAL CURRENCY to cover the extra creativity. His plan was to make a rough tally of what people needed and what could be produced. Once he knew approximately where needs and provisions matched, he would have an idea approximately how much money could be created. "We can call the currency, the U.N. dollar", he said, "after the U.N. -sponsored course Allana took. We must get a network of people together to create markets and the extra goods and services necessary to create the new U.N Dollars." (1)

Instead of asking the central bank for money, he would create an accurate tally, using the bank's computer, yet this supplementary economy, would have to be kept quite separate from any business done for the bank. He assumed that everyone we knew would want to earn extra and thereby help the community.

"But how can one create money?", I exclaimed, "Isn't it illegal?"

"Money is nothing but a device, which measures the energy used to create what we sell. When I create a currency in the computer", Peter explained, " I am not creating the sort of money you can carry around. Money is like points that give an idea of how much output

(or energy) one has contributed or received from our village economic system. For simplicity, we shall give each product the same number of points that it would be worth in our national currency."

2nd February, 1988

The gathering was a great success. Everyone invited came. They listened attentively while Peter explained his idea. I must say, Peter was very clear and everyone seemed to understand what he meant.

Only one question was raised that, at first, made us all feel awkward. Our gathering consisted of those who were best off in the region. What about those who were poor and really needed help? It was Peter's chief accountant who saw the solution. He had spent long evenings after hours making an inventory of which extra goods and services we thought our friends could provide.

If we can produce sufficient marketable goods and services so that every man, woman and child in our village could be given 300 U.N. dollars, the system could support a number of people who would be able to help to purchase what others produced. They would become employers, as it were, and thus unleash extra marketable activity. They would not have to participate in any other way. And if they were to use their extra U.N. Dollar credit to develop a marketable skill, they would soon further add to the goods or services produced that others would want to buy and thus to the overall wealth of our region.

This would work, Peter agreed, based on the calculations he and his accountant had made of the extra capacity available if we expanded the circuit to include everyone in the village. We could include them in our plan and our new economy would rest on an even sounder foundation.

"Of course," Ms Zdal chipped in, "Gadal (he is our village simpleton) is not bright enough to work and much too erratic; and Mr. Smuthal (our village drunk) will just spend his 300 U.N. dollars on drink and that won't generate creativity. And then there are Jonad and Ad." Everybody looked rather dubious. Jonad and Ad were our local "criminals". They worked very hard to see how they could get something at the expense of other people."

Her statement produced a lively discussion. In the end, we decided that we could include everyone who was officially a citizen of our village, provided they wanted to join, and that we could supply only goods and services that were life enhancing and would generate creativity, even if it would take people several years to become fully active. Even if Mr. Smuthal were to use his 300 U.N. dollars for food and lodging and then use whatever else he could earn to feed his addiction, we could not tell him how to lead his life. If one group tried to tell another what to do, creativity would be stifled. Moreover, all that was needed for our economy to be on a sound basis, was for goods and services to be bought and sold.

We agreed to make one provision, namely, that no-one would be able to purchase anything with their U.N. dollars that would harm anyone else or the environment. They were, of course, free, to use their ordinary income for whatever they pleased.

We could easily keep tabs on how people spent their currency, because no-one would receive any actual money, the currency was purely credit – digital points-- transferred from one U.N. Dollar Account to another as one purchased or provided goods and services. All agreed to give the plan a try. Peter summed up with the words: "Once creativity is given a free hand, constructive action can be born." I felt terribly proud of him.

We ended the meeting with the agreement to think the plan through and to begin to make personal lists of both the extra goods and services we needed in addition to those we already had, and those we would be able to provide.

9th February, 1988

So many people came to today's meeting that we had to move to Ms. Zdal's house and still some people were forced to stand outside.

In the end, Peter took peoples' lists and agreed that he and the volunteers among his staff would begin to enter on his computer all the individuals' needs, and which goods and services participants could provide. A next meeting was called in the town square just after sundown in a week's time to accommodate the crowd that was expected to attend.



Incentives to Use the Plan

16 February, 1988

So many people arrived with lists stating what goods and/or services they would order for their 300 U.N. Dollar credit and so many, both employed and unemployed offered to put in extra hours of work, if they could get paid, that Peter and his volunteers asked to have a few weeks for data entry. In the meantime, citizens divided into groups of approximately 25 to determine which goods and services would be permitted to be ordered through the system.

We decided that in one month's time each group would send two people to a coordinating meeting where each group's decisions would be further discussed and goods and services that after further consideration could be harmful to people or the environment could still be excluded from the list.

16 April, 1988

In the past month, the village has been buzzing with discussions on which goods and services are "life enhancing" and which ones should not be offered. Of course, Mr. Smuthal tried to make a case for "medicinal brandy", and everyone burst out laughing.

At first there were a number of arguments. One farmer, Mr. Stroal, for instance, wanted to sell DDT, which he could buy cheaply, since it had been banned on international markets. He became quite angry when he was told that it was illegal and therefore could not be sold through our village "Marshall Plan", as it has come to be known affectionately.

Then someone mentioned that he could sell some of the excess vegetables he had been growing for his personal use to the local store. Mr. Stroal had been experimenting with protecting his plants from pests by feeding them with organic fertilizer rather than using insecticides. He had been very successful and had a much better harvest than he had expected.

This pacified the farmer and introduced a new element into the discussions: people could use their 300 UN Dollar credit to develop skills and hobbies that they had dreamed of and had never had an opportunity to practice before.

Suddenly we all realized that, if each of us used our extra money to develop our hobbies into money making skills, there are so many goods and services that contribute to life that we could easily ban controversial goods if there were good arguments against them, without hurting anyone's money-making ability. At this meeting, we decided that we would only accept goods and services to which all could give their consent.



Getting the Marshall Plan Off the Ground

May, 1988

Today was the big day: Peter and his banking staff had put in long hours after work, listing goods and services each one would want to buy in order of their priority. They

have given second and third choices, too, just in case their first choice would not be available through the U.N. Dollar network.

The listing was made public at every discussion group where they will assess Peter's list in the light of their decisions about which goods and services would be permitted. Now everyone is inspired by everyone else's ideas and thinking of new skills they might want to develop with the help of their \$300 in U.N. Dollar credits.

At today's meeting, the list was stabilized and Peter announced that the total amount of marketable goods and services available for the current year, divided by the number of participants would amount to a credit of not 300 but 350 UN Dollar credits per person for one year, (The U.N. Dollar is assumed to be equivalent to one Arkana Franc).

It was decided to pool 25 Dollar credits for every participant in the village to pay Peter and his staff for developing and maintaining the accounting system. This would give each person 325 UN Dollar credits.

These meetings are really useful and fun. Many villagers have made new friends. After all, we are all helping one another to get out of what, before, was a dead-end situation for us all. We have decided that we would keep our small group meetings going to support one another in using our supplementary income wisely and evaluating new goods and services we hear of.

Next year, we anticipate that our village economy will have grown and that the amount of extra marketable goods and services that we would be able to produce would be even greater. Our income in U.N. Dollars would increase. Moreover, most of us would be earning extra by becoming providers.



Personal and Community Development Go Hand in Hand, Each Filling Individual's Needs

May-December, 1988

A number of people were content to hand in their requests for goods and services and then dropped out of the group discussions. They are skeptical about this new system. About 25% have continued and attend at least one 2-3-hour discussion group every month. They are a combination of the leaders and "movers and shakers" of the village and a large number of people who have seemed somewhat isolated in the past. I must admit, these meetings are different from any ordinary meetings or even socializing I have

experienced. They seem to fill a deep need. A true spirit of caring, sharing and community is generated as people help one another to realize their dreams.

The beauty of the process is that by helping our fellows to become consumers (employers) or providers, we are strengthening our village economy. As that grows, Peter has said the amount by which our common profits grow will be the basis for the creation of extra currency for next year.

March, 1989

The group meetings have become even smaller, but PEOPLE WHO HAVE CONTINUED ARE BEGINNING TO SUPPORT ONE ANOTHER AND TO REVEL IN ONE ANOTHER'S VICTORIES. Many are genuinely fascinated by one another's development. The fact that it increases marketable goods and services and thus their own share of our common economy, seems too many to be of secondary importance.

At the beginning of this month, those groups which had met regularly sent representatives to a coordinating meeting. Here it was agreed to call a large townhouse meeting before April 1st when the next money generating cycle would begin.

It was important, we decided, that as many people as possible participate in evaluating the goods and services we have offered last year to new ones and root out any that had turned out to be harmful.

The townhouse meeting was held on the 25th. The number of new small groups that registered with Peter suddenly increased after this meeting. People could not help but be attracted by the community spirit which was so strongly in evidence among those who had been meeting regularly.

The infrastructure has become quite sophisticated. We now have about 10 "Development Workers". Their job consists of visiting about 1000 people (most live in families and are visited as a family group). Their job is to find out what every person wishes to order for their credit that year and what they might be able to contribute to the system.

As people order something for the total amount of their credit, this is entered via a small portable computer to the central computer, located in Peter's Bank. This makes a note on a person's account, for instance:

Ms. Zdal, Account No: 000025

Credit:

Annual Supplementary Income	\$350
Twenty-Five Students' Annual Tuition:	\$2500
<u>Subtotal</u>	\$2850

<u>Debit:</u>	
Conversion of Shed to Class Room	\$2600
Payment for upkeep of the System:	\$ 50
<u>Subtotal</u>	\$ 2650
<u>Total in U.N. Dollars</u>	\$200

Ms. Zdal will probably set up another meeting with the U.N. workers again when she is ready to order from the additional goods or services from her remaining credit.

Everyone in each of the participating villages has a similar account, in which activity is registered minimally once a year.

The Development Workers are thus like census takers, but they also perform a counseling function. They make sure that less assertive members of a family or of the community are able to get what they really want. They will mediate if a part of the community wants to invest together in something. They are monitors and implementers of the system. This saves the Bank a great deal of data entry work and supports the small group discussions as these help people to take responsibility for their lives.

The development workers visit families and individuals in pairs for mutual support and better monitoring. Each pair deals with about 1000 people in all, most in their family context. Of course, there is some delay in getting newly born babies registered. They are now eligible in the cycle beginning one year after their birth. This gives the development workers an opportunity to see them when they visit the family and then to enter them on the system.

June, 1989

Our family life is ready for a change, now that our Marshall Plan has successfully entered its second year.

A group of farm workers might be helping Peter and me to put a new roof on our house. Sometime ago, they had come to Peter for a loan to start a construction company. Peter had had to turn them down, since construction had come to a standstill in our village. Now, it seemed, they were going to have their hands full.

Last year, Peter, Vanessa and I decided together what our family priorities were: we needed not only a new roof on our house, before the rainy season began, Peter really needed another computer and Vanessa wanted to keep up her French that she had picked up when we had lived abroad.

The total came well beyond the \$975 we had been allotted plus the extra Peter would earn by developing and maintaining the accounting system. With all the organization involved in getting our Marshall Plan off the ground our own needs had to be placed on a back burner last year. Now the system has been set up and only needs maintenance, I am ready to find additional work and Peter will begin to teach bookkeeping and computer skills outside of banking hours.

I asked Ms Zdahl whether she might be able to teach Vanessa French. She was interested. She had been approached by a number of villagers to help to educate their children. She suggested that we could start a school together in her villa and offer a combination of primary and secondary education.

Seeing my reservations, she hurriedly added that we could cover this large span, if we allowed the older pupils to follow official correspondence courses put out by the Government of the U.K. I could teach Mathematics, English and French and she would teach the rest, including our national language. We would both support the secondary school students through private tutoring, as necessary. Students could be encouraged to help one another. This would help them to consolidate their learning.

We could even encourage pupils to start a couple of small discussion groups among themselves for the Marshall Plan. If our young people were a part of the decision-making process many power struggles would be eliminated: most importantly, students had important contributions to make to the Marshall Plan.

The discussion groups would bring questions relating to personal development into the education system, where, she felt, they belonged. They would create a community spirit among students and help to make education more relevant to what students most wanted out of life. (1)

Our school would free other parents to do other things and would eventually prepare the young people of our village to undertake more interesting and better paying jobs later.

If we offered French courses, we might even attract pupils from other towns and once we had a good number of people who could speak French, we might even twin our town with one in France in order to organize citizen's exchanges. In the summer, our climate was lovely and our natural environment was spectacular. French people would enjoy visiting us and they could teach us much needed skills. Little did we realize then, that they might also be interested to learn about our local Marshall Plan.

December, 1989

Ms. Zdal and I are quite successful. As more of the new discussion groups get off the ground, people are increasingly interested in personal development. They welcome the opportunity to send their children to our school. Many of the villages, have joined us as teachers.

Since our salary depends on the number of students we have, Peter, Vanessa and I are finding we have money for luxuries we had not previously been able to afford. I have now begun a correspondence course in writing! I plan to chronicle the little success stories of our local Supplementary Economy. I LOVE writing. The subtitle could be: *How Individuals Affect One Another And Their Community As They Develop Into More Fulfilled Human Beings.*

December, 1991

It is almost three years since our local Marshall Plan was conceived. I am fascinated by how many people are growing and developing and have written a number of short stories. Not only my life, but everyone else's seems to be changing, too. I have been so busy, that I have quite forgotten to keep up this chronicle.

Three other villages have joined us. Because of the money we have been able to save from our normal salaries, several of us pooled our savings and bought a number of computers which are now leased to all the main stores in all participating villages. The money that was spent, is gradually being paid back.

Vanessa joined with others and started a French play-reading group. She is turning out to be quite a leader. Other people are exhibiting leadership skills, too. It is as if when people take charge of their lives and explore things they deeply enjoy, they discover how to bring about positive change in the lives of other people.

Ms. Zdal is very impressed with Vanessa. She has told me confidentially, that she would agree to hire Vanessa to do summer courses at our school, once she is 18 and begins to study in the University in our capital city.

Trade has really picked up. The farmers-turned-construction-workers first helped us to put a new roof on our house, then helped Ms. Zdahl to add a new wing to her villa. Now they have begun to build a village school, sponsored by citizens in all four participating villages.

They have so much fun that even Mr. Magal, whom Ms. Zdal had called the erratic simpleton, hangs around the contraction site. He has started to help to fill the molds with mud for bricks that are then laid to bake in the sun. He works alongside of the other chaps and is paid for the work he puts in. No-one minds if he occasionally wanders away.

Our greatest success story is Mr. Smuthal, who, to everyone's amazement has started a story reading group for the young children of the village. He still gets drunk regularly. Of course, some parents do not really trust Mr. Smuthal with their children.

Just last night, he came to visit Peter and asked if he could borrow some money from Peter's bank to go for treatment of alcoholism. Peter could not warrant the loan, but asked me, if we could perhaps lend him some of our personal money. Of course, I agreed.

January 1st, 1992

Peter's computer system was tampered with during the New Year's celebration. There are about 5000 names on the system and there have been 10 development workers who have gathered and entered people's requests for goods and services each year. We are extremely thankful that our chief accountant is so meticulous about backing up the system. All we needed to do was to replace the tampered system with the back-up version. The police are already researching the case. All orders and contributions to the system are recorded in various places: they are in the computer, they are recorded by the development workers in separate data banks; they are recorded on special cards that each consumer has (much like a bank booklet) and are mentioned in the minutes of group meetings, if discussed there. No-one can annex goods and services or credit and get away with it easily.

People wanted to put the blame on Ad or Jonad, but Peter says that they do not have the know-how.

There is still a group of skeptics that spend their income, but do not join in any of the activities associated with the plan. Some are simply not interested in joining, one or two enjoy pointing to what is not working. It is possible that one of these tampered with the system to show that it could be done.

There will be a townhouse meeting to decide what should be done with people who abuse the Plan. Perhaps they will just be handed over to the ordinary justice system, or they may be expelled from the Plan.

April, 1992

Another new cycle has begun.

The beauty of the U.N. Economy is that it grows: the more creative people become, the more join the system, the more U.N. Dollars the Marshall Plan can create.

As people have become wealthier and more skilled, they streamlined their activities and this affected their professional abilities and so the ordinary economy has improved beyond recognition.

The small group consultations which a large number of people still attend once a month have been a great asset: people work together and support one another. People are enjoying supporting others to develop their creativity.

This year again, we had a large townhouse meeting with representatives of each of the groups. We undertook a large outreach campaign to get people to participate in small group discussions for a short period, until we had worked through the goods and services to be offered through the system next year.

A new form of decision making has been adopted, it is much like the consensus process: except, not all have to be FOR providing certain goods and services, as long as they are not against. This leads to interesting discussions, because if you disagree, you must give your reasons. These discussion groups have become education centres where we learn not only about various products, but also how to communicate better. A joke is going around: "If you want to save your marriage, come and live in one of the four Marshall Plan villages."

Indeed, our villages have become true communities, we all know one another much better. This is partly due to the small discussion groups which have started to send two representatives, each, to a coordinating meeting held every three months. These coordinating meetings ensure that agreements reached in the small groups are honoured by the coordinators. In this process, each of the two representatives have a separate function: one represents the will of their group, the other monitors the agreements.

Before every coordinators' meeting, the small groups elect new representatives, so that no-one begins to feel self-important. It is interesting how the mere fact that someone has been chosen to represent their group can give them confidence and bring out their best qualities.

The inevitable has occurred: Peters banking business has improved. As people became more creative and productive, this has affected the traditional economy.

This has a shadow side: Villagers are beginning to experience the constraints of the system. They are ready for goods and services our local communities can not provide. We would do well to branch out, but there are no other villages in the immediate vicinity.



How the Marshall Plan Affects the Traditional Economy

April 23, 1991

Peter won a prize for the most successful branch of his bank and has been invited to come to the capital to discuss his methods with the President of the bank, himself!!!

I AM GOING, TOO! I shall take some of my short stories along. Who knows, I might even find a publisher.



Expansion of the World Marshall Plan from local to global levels.

April 30, 1991

I did not find a publisher, but something so overwhelming has happened, it has taken a week to sink in:

When Peter went for his interview with the President of the Bank, he was met also by experts from the U.N., the World Bank, the International Monetary Fund, and several others who, to my surprise, were doing similar things.

One man was working with a "Local Employment and Trade System", or LETSYSTEM, which had been started in Courtenay, B.C., Canada by a Michael Linton, in 1983 and was now being used throughout the world. This system was very similar to that we have developed.

There was a representative of a so-called Bartering, which was a bartering network for businesses, not individuals, started just after the Second World War. It has become very successful in Switzerland, the U.S.A. and the Netherlands with combined sales of about 40-45 billion dollars annually.

There were also several delegates from Nations, Members of the U.N., who had been working on increasing funding and broad popular participation so that the U.N.'s development objectives, the Sustainable Development Goals (SDGs) can be implemented more effectively.

Since the U.N.'s 1992 Conference on Environment and Development (the Earth Summit), many communities have apparently been exploring new ways of bringing about a different use of money by encouraging, for instance, the purchase of environmentally friendly goods and services.

The Netherlands was just embarking on a pilot project, which was very similar to ours: People buying "green" goods were given a rebate on a special bank account that could not be immediately used. It was left to accumulate for three years. The interest on the funds of all participants were partly used to administer the system, partly given away in prizes through a regular lottery and partly used to sponsor development projects. The

participants were given the option to agree in small groups how the currency would be invested.

This project was interesting because it combined the personal/community development facet with the economic one and the attitude change which characterizes our Marshall Plan. It is called the Environmental Participation Fund.

One of the U.N. Ambassadors chaired our meeting. She and the other Ambassadors had obviously studied the reports of all present and these formed the basis of the pilot project, which the Nations at the U.N. had developed.

She was impressed with the LETSYSTEMs, the Bartering, the Environmental Participation Fund, and our Marshall Plan. She said that if these could be linked, they could constitute the framework for a global pilot project. We should all have to agree to only offer goods and services through our systems that would not harm the planet or any of its inhabitants.

The pilot project would enable all associated with our networks to become a member of the system. Both individuals and companies from the Bartering would be able to function as producers. Participating individuals would meet in small regional groups and some would join computer conferencing groups to decide on goods and services to be offered through the system. They would use decision making techniques similar to those we had used, requiring the consent by each participating member. Apparently, there are a number of suitable methods for decision making already in use. (3)

Our regions would be linked by the UN/EDIFACT computer system. She motioned toward a tall man in a grey suit I had not noticed before. He was the representative from "UN/EDIFACT", the Electronic Data Interchange, which is a tool to enable companies to communicate internationally using computers. The UN/EDIFACT standardizes all order forms and billing procedures.

The UN/EDIFACT had already agreed to develop a special computer network which would have accounts for all participating individuals and companies. Orders placed would be registered on each person's account, as would services rendered. In this way, each person would have a bank account which would be credited and debited for goods and services received and provided through the system. Cost would be expressed in U.N. Dollars (This concept was borrowed from our Marshall Plan).

The President of Peter's bank and the experts of the U.N. had had the foresight to invite (of all people!) an expert from the International Telecommunications Union in Switzerland. She was a historian and recounted how the telephone net had been expanded. At first people had belonged to local telephone networks. Later these had been linked one by one and now, as we all know we have a worldwide network.

She saw no reason why the local supplementary economies that did not use money, but used electronic credit should not be linked in the same way, one by one as areas were

ready. For the consumer, this would mean that initially we were only able to buy goods from the immediate area through our supplementary economies. Yet, as soon as we connected up with networks like Bartering, we would be able to purchase washing machines and computers through the system, although we did not have any factories in the area.

Money would be created in the way Peter had devised. Our Chairperson acknowledged Peter for his innovative thinking. She pointed to how, for the first time in history this type of creation of hard currency would be able to be gradually expanded and eventually used on a global scale. Modern computer technology was already available and the U.N. census takers would be able to make initial tallies of marketable goods and services.

At this point an expert from the U.N.'s Population Fund made a presentation on how the U.N. had now supplied the necessary technology to most of the world's countries so that all could participate in censuses every ten years. This pilot WORLD Marshall Plan, which was expected to take 10 years to expand to a world scale would be able to use this infrastructure census taking infrastructure to establish which goods and services were both being requested and offered.

There would have to be an infrastructure of development workers who would make sure that every person could order what best suited his or her needs from the system. On a local scale, this infrastructure had been limited to 10 people. If we expanded the system, development workers would go from person to person, family to family, making an inventory of goods and services needed and goods and services that could be provided and entering data on each person's "bank account" on the computer system. This would later be tallied and once all requests were covered, money could be created. The amount that was available that year would then be divided by the number of participants in the new supplementary economy.

The Population Fund expert concluded: "Of course, our census taking is not perfect. That is impossible in conflict ridden areas, or in countries where people have not been required to register." But the machinery would improve as soon as individuals and governments saw a definite advantage.

Our Chairperson ended by inviting comments from all present. Together, then, we worked out a list of activities each one of us would have to undertake to connect in an international context. Our system would grow much as the infrastructure of the international telephone system had grown: by linking local and national networks, one by one.

In the general discussion that ensued, all agreed that there would have to be an agreement among consumers about the standards to be applied to the purchase of goods and services and enforcement of rules to ensure that these were indeed used for personal and community development. Here the telephone expert was very helpful. She mentioned that she belonged to a worldwide spiritual network called the Baha'is and that they used a system for decision making that allowed all to participate. Decisions were taken by

consensus and groups were linked as representatives of each local group participated in regional decisions and representatives from regional groups participated at the national level and so on through the international level.

They had great experience with this form of decision making and it had worked for several decades.

I am constantly surprised how ideas are "in the air" as it were and, almost simultaneously, take root in totally different parts of the world.

Now for the biggest news of all: Our U.N. Ambassadors introduced a description of this Plan to all U.N. Member States. If Member Nations like the idea, they might implement it on a worldwide scale. I shall be helping Peter to write up how our local Marshall Plan might be expanded to become a World Marshall Plan.