

A little
book with
a powerful
punch

Bryce McDougall

The Too Hard Basket

If we can
change big
business, we
can change
the world



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The World Book Dictionary provides the following definitions:

Free enterprise: the right of private business to select and operate undertakings for profit with little control or regulation by the government; private enterprise.

Capitalism: an economic system in which private individuals or groups of individuals own land; factories; and other means of production. They compete with one another using the hired labour of other persons, to produce goods and services for profit.

What if we simply extracted ‘for profit’ from both of these descriptions and replaced it with ‘to make the world a better place’?

Can you imagine it, businesses that were in business only to make the world a better place? They don’t sound like businesses, do they? But

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they could be. And they could operate in our free market just like any other business, except for their different purpose. Let me show you how.

Introduction

Make \$233,280 in six weeks—guaranteed.

The lure of quick and easy money is attractive to all of us. Are we drawn in because we're lazy? Is it because we love what money buys? Or are there other reasons? One way or another, most of us are looking to make as much as we can with the least exertion.

When I was a child chain letters were a big thing. They promised wealth if everyone participated. Six names and addresses appeared on a list. When you received the chain letter you simply needed to post \$5 to the person on

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the first line. This name was then deleted and you moved everybody up one place. You then added your name in sixth place and within three days sent the new letter to six people you knew.

They each sent off \$5, added their names, and forwarded the chain letter on to six people they knew with your name now in fifth place on 36 letters. They each sent it on and by the time you were fourth on the list the chain letter was received by 216 people. When you were third in line it was received by 1,296 people, second in line 7,776 people, and by the time you finally reached first in line, 46,656 people were meant to send you \$5.

If everyone participated you would receive an amazing \$233,280 in six weeks—guaranteed.

Sadly, there was something the chain letters did not reveal. The entire world population would be quickly exhausted. To ensure

continuing success the exponential increase in participants required looked like this:

Week 7	279,936
Week 8	1,679,616
Week 9	10,077,696
Week 10	60,466,176
Week 11	362,797,056
Week 12	2,176,782,336
Week 13	13,060,694,016

Chain letters were always going to fail. Even though some received money for nothing when the chain started, many more people were left disappointed. The guarantee was believable to those who did not contemplate a logical outcome.

My point is this. The guarantee, though not a lie, does not reveal the full truth. Full truths are often not revealed by those who wish to profit.

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Our lives are bombarded by assurances and guarantees given by individuals, corporations, even by society in general. However, the full extent of such guarantees is often not revealed. Assurances given often don't reflect the outcome.

There are limitless examples of such guarantees; however, the primary concern of this manifesto is 'the guarantee that drives capitalism'.

What do I mean, 'the guarantee that drives capitalism'? (Before I explain let me assure you that I do not have a problem with capitalism.)

Capitalism is trumpeted as a system that is good for the world. It is revered in western democracies, and even to question its shortcomings can see you ostracised.

Capitalism has propelled humanity beyond wildest dreams. Even though glimpses of the world that exists today were foreseen by some, humanity has advanced, in whole, in ways that

could not be comprehended by any one person just a few hundred years ago. The further we go back in history, the more impossible it would be to explain how we live today.

The 21st century is as much a wonderful tribute to our ability, as it is a poor indictment of our shortcomings.

Capitalism awoke and fed a new-found passion in humanity that has in the past few hundred years changed the face of the earth and the way we interact upon and with it. Optimists would insist that what we have done is good, pessimists bad, but the truth is good *and* bad have come from it.

The style of guarantees that drive capitalism, which tend to be disseminated by optimists, drive our systems. Summing up such guarantees in a single sentence might look something like this: A completely free market, with democratic governments, under the system of capitalism, serves everyone best.

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It's easy for those of us who greatly benefit from our systems to applaud them, but what if, at the same time, our systems are not fulfilling the guarantee of serving everyone best. What about those who do not feel benefit? Does their voice not deserve to be heard?

What if those of us in wealthy countries are similar to the early beneficiaries of a chain letter? What if our insatiable appetite to possess has us caught up in the hype of a system that is making some of us very wealthy, but is at the same time leading a far greater number to disappointment?

Much of what we buy off the shelves in the west is produced by poorer fellow-humans in third-world countries. Are we definitely improving their quality of life as we buy from them, or is this something we're told by those who wish to profit from the cheaper labour? For that matter, are we improving our own quality of life as we work harder so we can

possess more of the products they're making for us? Should we be holding up our increasingly consumerist society as a model to those producing the products for us? Environmentally, the planet won't cope if the two billion inhabitants of quickly emerging economies race to mimic our western lifestyles. If we're lucky, they'll be smarter than us.

The systems we live, work and play under mostly revolve around consumption, and even when we're meant to be enjoying life with one another, many of us are competing to try to satisfy elusive feelings of confidence and self-esteem.

Sigmund Freud said, 'everything you and I do springs from two motives: the sex urge and the desire to be great'.

Dr. John Dewey, an American philosopher, put it differently. He said, 'the deepest urge in human nature is "the desire to be important".'

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Accumulating is often one of the early ways we try to establish feelings of importance. Even though we know there's more to life than working harder to buy more, it's what most of us are doing. Global production keeps expanding to meet increasing demand. We often think that with more we will create happier, easier and safer lives.

As we pursue extra goodies we can buy, and bigger plasmas and houses we can upgrade to, less time is left for things that will always be far more important. Things like actually loving life, nature, friends and family. When will we learn to want less and in turn gain more? Finding a better quality of life is not dependent on becoming wealthier.

If suicide and mental illness were decreasing, and humanity were becoming more content and fulfilled, there wouldn't be a need for this document.

Humans created the problems we face;

therefore humans can solve them. For too long we've been throwing 'big picture' problems into the too hard basket. We've only recently become capable of dealing with some of the biggest issues facing us. All we're missing is the combined will to do something.

Today many of us are experiencing an undercurrent of brokenness and pain. The complexity of our dilemmas has thwarted hope, and our human spirit is yearning for something more. We want to love and be loved; we want more fulfilling, peaceful and simpler lives; and we want to live in harmony with one another and the planet. Our collective behaviour, sadly, doesn't encourage this.

The two most pressing issues facing humanity are environmental degradation and the widening gap between the rich and the poor. This manifesto proposes ways to address these issues more rapidly than we have been.

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But it's about a whole lot more than these problems; it strives to identify their underlying causes, and shows how we can vary human behaviour that continues to contribute to them.

Changing our collective behaviour is not as complicated as we might imagine. Our systems naturally evolve as we pursue what we want. Although it sometimes seems that our systems need to be varied, it is our behaviour that first needs to change. This will happen automatically when we *want* something different.

As the severity of our problems increases, so does the desire for positive change. The critical mass required is about to launch us into one of the most exciting ages of human history.

The Too Hard Basket doesn't just talk about our problems, it identifies in simple language and, with analogies, how they evolved and, importantly, what we can do to address them more quickly.

Its latter half details a radical business experiment you may wish to get behind. It proposes a new breed of businesses entering the market that will be in business only to make the world a better place—they will exist for no other reason.

These businesses will not give profit or capital gain to individuals; they will instead exist for the good of all. They will offer products and services that are superior to their ‘for profit’ competition, and they will do so in a manner that is more socially and environmentally responsible.

I first need to explain why ‘for profit’ businesses are not serving us best. To do this we need to consider some fundamentals.

Come on a 30-minute journey with me please, and let us see if we can make some sense out of this big mess.

Chapter One

Some problems we face

Imagine how much more fulfilling life would be if we lived in a world where we treated one another with greater respect. What a different playground it would be if we were primarily driven to love, and therefore experienced greater love. Consider the sense of security that would come with higher and more consistent standards of education, health and retirement care. Visualise a true community spirit where we genuinely considered the well-being of one

another. Imagine if we looked out for those around us in need, knowing that they would also look out for us when we needed them.

Instead of greedy individuals, governments, and businesses number-crunching to try to get more for less, what if there was a way to slowly reverse this trend and start to spread more evenly the fruits of our collective labour?

Unfortunately, in recent decades, traditional family and community values have become increasingly neglected. It wasn't that long ago that we lived in a very different world. I'm not saying I want to return to the time when I was a child. But the values I recall from then—of love, concern, community, and a fairer go for all—I would definitely like to see more of them today.

The nightly TV news is not just depressing; it frequently arouses fear, concern and anger. I'm often saddened when I watch the news, but it also inspires me to look for things I can do

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to somehow help bring positive change. That I have ideas gives me hope, and I trust you will put your fear and dismay to good use too, and find greater hope as you help create a brighter future.

§

So how has it happened? Why are the problems facing humanity getting out of hand at an ever-increasing rate? Who do we blame?

First, we shouldn't blame individuals. Even though it might feel good to hurt those who hurt us, we're all products of our environment and genetics. All of us. Given the right (or should I say the wrong) set of circumstances, any of us could just as easily be hoodlums who bash defenceless 80 year olds for drug money, or multi-millionaire executives who screw with the lives of employees as they reward themselves with millions in bonuses.

Born into their family, with their genetics, with their upbringing, we would be them. I'm not saying there should not be consequences for humans that chose to behave irresponsibly, or punishment for humans that break the law. However, we must address the cause as well as the resulting problem.

I am certain I understand the fundamental causes of numerous problems facing humanity and, more importantly, I'm confident I can see ways that together, we can more quickly solve them. You, as an individual, can become a part of positive change. Yes, there are things that we can do to have a positive impact.

- We have to **recognise** the problems. Even though there will never be complete agreement on what the problems are, increasing numbers of us are becoming aware of common issues affecting us all.
- We need to **look at ways to solve** these common problems. We need to search

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our minds for what we can do to help make the world a better place. Some of us will do small things, others big, both are equally important.

- We must **find hope**. It's sorely lacking, and given the state of things it's hardly surprising. Without hope we tend to think things are going to get worse. With no hope it seems pointless to try. It's self-fulfilling. Too many of us hope that someone else will solve the problems facing us; this doesn't really do anything other than make us feel a bit better. Alternatively, we can be proactive and actually do something to contribute to the positive outcomes we hope for. It's critically important we do this. If we all wait for someone else to fix things, guess what?
- We need to **combine hope with the plan** for how we bring change. Without a

plan, individually or collectively, we tend to wander aimlessly, driven by random urges. Under capitalism humanity has tended to wander about, vaguely abiding by the mantra that capitalism will ultimately be the answer to all of our problems. Once we put a believable plan in place to reverse unhealthy trends, we will not only start solving them, we will find new passion and a sense of purpose. This will improve the journey—life.

Unwisely, some of us tend not to act until our problems are severe. But increasing numbers of us are now aware of the severity of some of the issues we're facing and understand that we must change. Better late than never.

We are used to technological advancements that could not have been comprehended years ago. Now we're about to embark on an era of social change that for many will be impossible to comprehend. It's going to happen though,

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and it will be the making of us. I'm confident humanity is ready to become wise.

Never before in history have the tools been available to us to solve some of our biggest problems. We have almost everything we need, Technologically, we can solve most dilemmas; we can communicate instantly and en masse; we can move items from one side of the earth to the other pretty much within 24 hours; and we have wealth. The only missing ingredient is sufficient combined will. But there is a ground-swell for change and soon we will start moving together in a more unified direction.

I hope this manifesto will give you sufficient inspiration to get off your backside and realise that you can do something wonderful, you can help change the world for the better. Increasing numbers of us are. Get on board, you won't be alone.

In simple ways, you might vary how you think or do things, or you might adopt

dramatic change. Either way, your life and the lives of those around you can be enriched by becoming a part of something bigger. We are at a turning point in history.

§

Twenty-first century living exists as it does because of what all people have done with their time on earth. Humanity has been moulded from the collection of all lives throughout history. All the good, and all the bad, have melded together to create life as we know it.

Life in a thousand years will also reflect its history, a history of which we will be part. What we and the children of our blood lines do with our lives will create that future world. That world will in part have been fashioned by us, literally by you and me.

What's the reward in knowing that the world will be a better place in a thousand years

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if we vary some of our behaviours? We will be long gone. I believe it is the sense of contribution. You will understand what I mean as you start to see the results of newly adopted behaviours, should you choose to accept them.

Although humanity may have been wandering aimlessly throughout history, uniting at different times in different numbers with different agendas, there is an increasing collective wisdom that we can no longer avoid. We are realising more than ever through globalisation that we are one, and environmentally we now see clearly that it is our combined action that threatens life as we know it.

Many of us spend huge proportions of our lives trying to accumulate possessions, partly because we think they will make life easier, partly because we're not sure who will take care of us in retirement, and partly because we're trying to make ourselves feel worthy and

capable. I don't mean to put too great a damper on things but, ultimately, what point is there accumulating when we're going to die anyway? Wouldn't it be wiser to simply try to enjoy every day of life we are given? Surely that is more important.

§

Self-interest drives humans, our species naturally evolved this way. But if we are going to live in loving communities that love us in return, we must first love.

The Dalai Lama said:

If you wish to experience peace, provide peace for another. If you wish to know that you are safe, cause [others] to know that they are safe. If you wish to better understand seemingly incomprehensible things, help another to better understand. If

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*you wish to heal your own sadness or anger,
seek to heal the sadness or anger of another.
Those others are waiting for you now. They
are looking to you for guidance, for help,
for courage, for strength, for understanding,
and for assurance at this hour. Most of all,
they are looking to you for love.*

We all know that kids can be as funny as they can be frustrating as they gather things together for themselves—they know every trick in the book to get what they want. They might possessively clutch their favourite teddy as if it is a part of their body. Take it away and they cry their eyes out. Give it back and they're immediately content again. They might love the teddy for many years. Other items they cry for hold interest only for a matter of minutes.

Less is more for kids, though. Giving them everything their little hearts desire does not equip them well for a contented life.

This is parenting at its unwisest. Boundaries must be set.

But how many of us adults are like spoiled children, behaving badly when we don't get what we want, or when things don't go our way? The wealthy are especially guilty of these tendencies. I've worked for more than twenty years serving some of the poorest and the wealthiest people on earth, and I understand how the public behaves.

Accumulating possessions is a yearning deeply imbedded in the nature of all of us. Sure, providing for ourselves and one another is important, but it's an appetite that easily becomes insatiable. The wiser person slowly learns to overcome this hunger.

It confounds me to consider that we waste lifetimes accumulating at the expense of quality of life. That said, I'm as susceptible as the next person, wanting to surround myself with nice things I perhaps don't need. These

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days, however, I consciously try to survive with less, and it is a wonderful exercise in self-control. I'd just like to be better at it.

§

Our concept of ownership is ludicrous when we really think about it. The earth and our universe contain a finite amount of matter of which we are part. A sperm impregnates an ovum at a microscopic level; and our mother eats food that comes from the earth. We are born with no choice about who or what we are. We are nourished by food, water, sunlight and oxygen. Our bodies are physical machines primarily fuelled by the earth and the living things on it.

The body we know to be ours miraculously develops out of the finite amount of matter in existence, weighing around 50–100 kilograms for most adults. The earth doesn't suddenly weigh more with humans on it; everything we

are comes from the earth, and at death we return to it. We are a part of the earth, literally.

We buy property and gather it to our chests so tightly. It has existed for millions of years and will exist for millions of years to come, and we consider it ours even though the space in time we occupy is so small. Sure, it might be ours to use because we have purchased it, but like everything else, it is simply something we use while we are here.

Our life span is a pinprick on a time line that stretches for all eternity. And we think we own things? I have to ask the question, how stupid are we?

The privilege of life is something we are given, and everything is provided for us to live fulfilling, happy and peaceful lives. There is enough to go around all six billion of us when we share, but that's not the way we've been doing things.

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Because of death our concept of ownership is futile. Rather than enjoy life to the full, many of us waste big proportions of our lives trying to accumulate possessions that we will eventually lose anyway. In the process we often create stressful and unfulfilling lives for ourselves, and those we have an effect on.

If we were wiser we would satisfy our yearning for a feeling of importance by striving to help one another and the planet. We must do things differently if we are going to live more fulfilling lives and ensure a brighter future.

Money itself is not the problem, it's our attachment to it that is. Money originally evolved as a measure to facilitate trade and tended to reflect hours worked. It ceased being this long ago.

Capitalism dangles carrots that fuel our system. Self-help books are often full of these half-truths. Catchphrases like:

anyone can be successful

you can be what you want to be
anyone can be wealthy
if you want to win you can
whatever the mind can conceive and
believe the mind can achieve

Self-help books are often well-intentioned, and they frequently suggest powerful ways we can rethink. But they're usually written by people who are trying to make themselves wealthy. And more often than not they're about how to get what you want. If most readers of self-help books wanted to make the world a better place it would be great. But what is it, do you think, that many readers are looking for? You guessed it, money.

Some of these books have been the biggest sellers of all time. Their influence in society cannot be underestimated.

The catchphrases listed above should be followed by disclaimers, but they're mostly not. The person with the vested interest 'forgets' to

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reveal the full truth in case people don't buy their books.

Not everyone can become wealthy. Why not? Because if everyone was wealthy, nobody would need to work, and if nobody needed to work, who would produce the products and services?

Consider the deep psychological wounds self-help books can inflict on the person who strives for their wildest dreams and fails in the pursuit of them. Society is littered with people with broken dreams.

How many of us are walking around disappointed with ourselves because we have not achieved what we think we should have? Society screams at us that we should be this or that. If we're not we just don't cut it.

If you look at a few ads depicting all the goodies you don't have, go to the movies and experience the fantasy lives of people you are not, watch perfect people living perfect lives on

TV, thumb through a fashion, architectural or car magazine, and it won't be long before you realise that you need to be better. The message is, you can do so much more with your life. There are often marketers behind what we're exposed to, effectively keeping the system alive, making us yearn for more than we have, making us want.

Deep down, too many of us feel we haven't achieved the high expectations set by family, society and self, and this can lead to an overwhelming sense of worthlessness. We feel like we would have been capable of so much if only we had done this or that. These feelings of inferiority cause many of us to work ridiculously hard to try to make it, or perhaps we're lying on a dirty mattress in a homeless shelter beating ourselves up because we think we're hopeless.

Stemming from these stresses are our increasing array of mental illness and health

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problems, and a whole lot more I would guess. Is it any wonder we are sick?

We want what others have for lots of reasons, but ultimately by giving in to our wants, we are the ones who fuel the system. The system is capitalism, the system that is meant to serve everyone best.

We often don't consciously differentiate between wants and needs. But they are very different. Needs often remain unfulfilled because we want so much. There's simply not enough time in the day. As we increasingly focus on ensuring collective needs are met as the first priority, we will shift the driving forces of capitalism. Change starts with us. Capitalism can then become a force for good and fulfil its guarantee of serving everyone best.

§

I am not saying we should not want for anything. Obviously we're animals driven by self-interest and our species has survived as a result. However, we can and do exist far more harmoniously and healthily when we control our selfishness, and try to be more selfless.

The dictionary describes selflessness as:

- 1 the quality of unselfish concern for the welfare of others
- 2 acting with less concern for yourself than for the success of the joint activity

When we try to be selfless individually, it's likely we'll achieve greater inner contentment, but it's difficult sometimes when we're seemingly the only ones being decent in a world that isn't.

When we exercise selflessness collectively, it's much easier. Then, when we're nice to people they're more likely to be nice back. And even on our off days our spirit is lifted by those around us, rather than being dragged down further. This is community spirit.

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How do we do it? Instead of being nice, or showing an interest only when there's something in it for us, we can try being nice, or showing an interest when there's nothing in it for us. If that sounds stupid, try reading it over a few times.

Chapter Two

The evolution of our most serious problems

How is it that we've moved away from community spirit over the years?

Greed, as you may have guessed, is the answer to this question. How did it happen? Did it occur rapidly, or over generations? I'd suggest that it occurred over generations. One greedy individual would not be able to get established where community spirit was

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strong. The erosion, en masse, can occur only over time as values shift. And I would guess that not many people saw it coming.

Employers first arose on a large scale hundreds of years ago when capitalism was in its infancy. Values were a little different then, family and community life was about to undergo rapid change as the Industrial Revolution brought people out of the fields into newly evolving big cities.

Employers proposed that efficiencies could come from getting groups of people to work together. Instead of producing say, 10 items a day working alone, under an employer an individual might produce, say, 21 items a day. So the employer says, 'work for me and I will give you 20 items a day for working no harder than you did when you created 10 items for yourself'. Of course, the person is going to jump at the idea, they're much better off. What a great system. And

what a good person the employer is for organising it.

So we have an employer with a workforce of 100, each earning 20 items a day, and the employer earns 100, one item of profit for each worker. The desire to accumulate drives both the employer and the employee. Nothing seems wrong, everybody appears better off; at first glance, it's a win-win. The values of the employer and the employee are fairly pure, all hope for something better for their family and their community.

The employer starts to accumulate more than the employees do. Nobody is too concerned initially; after all, the employer is a good person, they helped the employees, they came up with a great idea, and they invested personal resources into getting the project up and running. However, desire is awakened in both the employer and the employee.

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With the employee earning 20 items a day, and the employer 100, it's not long before the employer starts to accumulate substantially more than the employee does. Let's give each item a dollar amount of \$10; the employee is making \$200 a day, the employer \$1000.

It soon becomes clear that the employer is accumulating nicer things, a bigger home; they have more freedom, and seem to have everything at their disposal. Employees start to want some of the nice things the wealthier are enjoying, but they cannot afford them.

The employer offers to lend the employees money. This extra money is their profit, and even though they made it only because of the efforts of their workforce, they charge interest when they lend it back. Because of the interest paid, they further increase their wealth, and the employees' disposable income decreases. It seems the employer is starting to feel they have an entitlement to take a bigger and bigger

chunk of what is produced; if they didn't, they wouldn't charge interest.

The employee no longer receives \$200 a day for producing 21 items; they might now receive only \$190 for producing the same 21 items, \$10 or one additional item is effectively lost in interest. The employer, rather than receiving \$1000 profit a day or 100 items, now receives \$2000 or 200 items. That extra item, or extra \$10 for each employee paid in interest, now goes to the employer. This process is something we now accept as normal, even though the effects of these principles, over time, strikingly resemble those of a chain letter.

Employers, who first set up businesses to help their communities, now start to help themselves. This problem increased as each generation passed. They weren't just accumulating more money; they were gaining power and influence too. They had been dictating how things were going to be in their businesses

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for some time, but now this seemed to be carrying over into day-to-day life. Some started believing that they were more important people than those who did not have money.

As further generations passed, family values of love and compassion, and community values of advancing collective interests, became less important as self-interest won out. Desire became insatiable, and set alight the fire of greed. Today it burns so strongly it's not easily extinguishable.

When the effects of these principles are multiplied over hundreds of years, it's not difficult to see how the wealthy have become filthy rich. And how and why the bulk of the population works hard to provide that wealth. Corporations are just faceless institutions with the same driving force as a lot of the wealthy, and aspiring wealthy: make money at all costs.

Any person who does not think we are controlled by the wealthy is living in denial.

Consider the fact many of us work for 25 years to pay off a house; indebtedness is a way of life for us all, we don't even see it as abnormal.

§

The widening gap between the rich and the poor, both within nations, and between nations, is driven by greed, and I am certain it is at the core of humanity's greatest problems.

I don't see why one person has greater worth than another. One person might be very good at something, and the other a flop, but put the same two people in a different situation and the reverse might apply. Life requires all sorts of people, with their different strengths used at different times in their lives.

In our profit-driven society, we are too quick to spit out people who don't conform to society's current 'system'. This is sad, because the 'system' is very unhealthy and many of the

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‘spat out’ have a lot to offer. We overlook skills that humans have that are far more important than the skills greed-driven ‘for profit’ businesses thrive on.

I often look at homeless people and feel pain. I wonder what happened that caused them to give up on life. But I realise that I too am completely frustrated by aspects of the world that we have created. Don’t get me wrong, I love life, but I believe there’s greater fulfilment available to all of us.

§

Envisage a hypothetical community of 10,000 people, Idealistic Community, where goods and services are traded, not for profit, simply for exchange. No concept of ownership exists; they all know they need to produce sufficient goods to meet the needs of the community. Elders arise, but not employers as such, and

money never evolves because swapping serves them well. What the community collectively produces is spread evenly. Everyone has excellent quality of life, and the community always looks out for the well-being of others, ensuring everyone's needs are met.

Imagine a second hypothetical group of 10,000, Realistic Community, where individuals consider that they own things. A common unit of currency evolves to make trading easier. Individuals arise who wish to increase production. Every person will clearly benefit. These employers take a bigger slice of the collective pie, and naturally become wealthier. This creates desire and the employees now start to borrow from the employers, the wealthy. This further increases their wealth, and decreases the disposable income of the employee. The wealthy now have power and influence. What they say goes.

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There is one fundamental difference between Idealistic and Realistic Community. Can you work out what it is?

If both Idealistic and Realistic Community were producing the same amount of product, the 'average' standard of living in both communities would be the same. At Idealistic Community, it would be spread evenly and everybody would enjoy reward that more accurately reflects effort. At Realistic Community, it would look different. The wealthy would be enjoying a disproportionately higher amount of what is produced, leaving less for the workers.

Wouldn't this make Realistic Community a less favourable place to live? If greed remained in check at Realistic Community, all would be likely to work. The Realists would remain better off than they were before the employer arose, and society could advance nicely.

But it's not long in this hypothetical before the employers realise that if they reduce costs

and increase production they can make even more profit. The wealthy aren't the only ones who want more, so do the workers, and their desire combined with their willingness to borrow soon entraps them.

Capitalism intended to get humanity motivated. And it has worked in this respect. Once we start wanting, it's like that fire that gets going.

As younger generations took the reigns at Realistic Community, the founding employers grew old and passed away. Decent values were slowly forgotten and the new way seemed normal to new generations. Those who had wealth, or became wealthy, frequently considered themselves elite.

Employers continued to find ways to increase production, often at the expense of the well-being of their staff. The Realists were soon producing substantially more than the Idealists. And when mechanisation was

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invented, soon to be powered by electricity, there was another huge jump in production. The Realists were racing ahead in production, technology and health care.

Advance now a few hundred years and the Idealists are still living their idealistic lifestyles, happily working their 25-hour week, enjoying their wonderful arts scene, living and loving in peaceful harmony with one another. They have respect for nature, which is reflected in their townscape. They have the security of living in a community where they all look out for one another; life is pretty good. They're oblivious to what's been going on at Realistic Community; they do not know each other exists.

At Realistic Community there is now an enormous gap between the rich and the poor, the rich are super wealthy, powerful and revered. The poor are very poor with no voice. The middle class are indebted to the rich and

they work very hard to repay their loans. The middle class spend lifetimes struggling to get ahead, but they live by the mantra that anybody can be wealthy, anybody can have anything they want, and I guess they're thankful they didn't make the wrong choices the poor made.

Despite their contentment with the system, the Realists' lives are full of stress, their families are breaking apart, their children are going off the rails, and drug use is prevalent. They work upwards of 60 hours a week in a lot of cases. They possess a lot more than any Idealist, but have little time to enjoy their possessions. They always seem to want something they haven't got and therefore they don't really appreciate anything that they have.

Could the Realists' quality of life be considered good? Overall, they seem to think so. Like the Idealists, they know no different. Little do they realise that they could be

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working a lot fewer hours, for improved benefit, if they weren't supporting the lavish lifestyles of the super wealthy in their community. But they are blinded to the logic and simplicity of the situation.

I'm frequently asked what is wrong with wealth and it is always hard to explain. I do not have a problem with wealth for all, I am confident there is a way most of us can enjoy a higher standard of living, and better quality of life, than we currently do.

It is the increasing disparity in levels of wealth that I'm more concerned about. Here's why. Picture money as it was originally, a closer measure of hours worked. Let's say the hourly pay rate was \$40. When you see a \$10 million mansion, imagine instead 250,000 man hours. When you see a \$40,000,000 luxury yacht, imagine 1,000,000 man hours.

If the reward for man-hours worked more closely reflected effort, such wealth would not

be accumulated in the first place. Everything would be spread more evenly. Big-ticket items like \$10,000,000 mansions and \$40,000,000 yachts would never be produced for sole use. Those man-hours would not be wasted on one individual, that same labour would be increasing the overall standard of living for all.

In such an environment, with greed in check, we would continue to advance in all ways. It might be a slower advance as we started to relax, but we would become wiser, and increase both standard of living and quality of life for all on a sustainable basis.

If our greed is the root of our problems, and our entrenched big business sector is the primary facilitator, how do we change? It's not as hard as we might think.

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A way to solve our problems more quickly

We might think big business has control over us. That is true to an extent, because they give us money by employing us, and market to us so we spend that same money. But they don't in fact have control. First, they can't control what we think. And second, although they might try, they do not control how we spend our money.

Big business globally is being forced to become more responsible socially and environmentally to reflect changing values in society; I'd like to see a bigger shift, a whole lot quicker.

While profit remains the most important feature in any business, it will ultimately not serve people best. Main reason? Its primary reason for existence is not to serve people.

The intention of capitalism has to some extent failed. One of its proposers, Adam Smith (1723–1790), a Scottish social philosopher and political economist, argued in his first major work *The Theory of Moral Sentiments*:

The rich only select from the heap what is most precious and agreeable. They consume little more than the poor, and in spite of their natural selfishness and rapacity, though they mean only their own conveniency, though the sole end which

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they propose from the labours of all the thousands whom they employ, be the gratification of their own vain and insatiable desires, they divide with the poor the produce of all their improvements. They are led by an invisible hand to make nearly the same distribution of the necessaries of life, which would have been made, had the earth been divided into equal portions among all its inhabitants, and thus without intending it, without knowing it, advance the interest of the society, and afford means to the multiplication of the species.

This was written by the guy who is widely considered the father of capitalism. That's right, the system that guides our way of doing pretty much everything we do. Amazing isn't it? It was just an idea a few hundred years ago, and now it is something billions of us live with.

Clearly, at this stage in its evolution, Smith's anticipated 'invisible hand' has not distributed evenly 'the necessities of life'. It would be nice to think capitalism had 'divided into equal portions among its inhabitants' those necessities, but as we watch the gap widen between the rich and the poor, and as we continue to fail to help many who are in need, Smith's hopes remain unfulfilled. As far as affording means to multiply the species, I'm sure there's been enough of that.

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As we know, businesses operate primarily to make profit. For what other purpose could they possibly exist?

You may recall that I said I do not have a problem with capitalism. I actually like a lot of what capitalism has allowed us to do. Even more, I like what capitalism will allow us to do in the future.

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Just as big business currently affects our lives and the planet in ways often considered less than ideal, a new breed of businesses could enter the market that affects them only positively. They wouldn't be in business to make money, rather, to make the world a better place.

What if there were heaps of these 'not for profit' businesses with this sole purpose of making the world a better place? What if their products and services were better than those of their competitors? What if the prices of the products and services sold were competitive, or even cheaper? And what if they were more environmentally responsible than their for profit competition?

Would you buy from these businesses? With better values, products and services at a competitive or better price, it would be surprising if you didn't.

Let's call this new breed of business NFPOIs (Not for Profit of Individuals). They would, in

fact, make profit, but it would never be redistributed to owners; it would be reinvested only for maintenance and expansion of the businesses, for extending their capacity to make the world a better place.

In considering this business model, please forget socialism, communism, or any other ‘ism’ you can think of. NFPOIs could simply be a new breed of businesses that compete in the existing free market. This would be their beauty; they’d be subject to market forces like any other business. Success would be achieved only if it were deserved.

They do have one rather large advantage, though—their philosophy would be new, fresh, and inspiring to a public becoming increasingly concerned about the social and environmental problems humanity is facing.

These NFPOIs could start small and grow as large as consumers allowed. They would positively influence the market as they grew. If

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customers gravitated to them in large numbers, 'for profit' businesses would start to lose customers. They would have to adapt.

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NFPOIs in their purest form would pay a constant salary to all, employees, managers and proprietors. No one person need earn more than another; this would be critical. All staff would be treated as equally important, simply because, as humans, we are. Those who rose to positions of authority would be those most suited to the positions, not those driven by a desire for more money, or a belief that they were better people. These businesses would raise a different sort of human being to their 'for profit' competitors.

Because shareholder profit would be removed and those in management would earn less, more money would be left for higher wages and better training.

The businesses would re-educate their workforces in life lessons of politeness, integrity and honesty in all interactions. Developing and ensuring good quality of life would be a primary focus of training. Customer-service levels would be a lot higher than in 'for profit' businesses.

Even though training would ensure the success and expansion of the businesses, it would focus on how in small ways each person would help make their own world, and the world around them, a better place. Increasing quality of life for staff would be one of the founding values of these NFPOIs. Personal contentedness would increase dramatically, as would loyalty.

The businesses would raise their own leaders, bringing new and exciting values to management structures. Those promoted into more senior positions would be experts who help ensure the viability, success and growth of

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the businesses. Individuals may yearn for these positions because they know they can improve the business, or they may be elected to such a position because colleagues saw in them something unique.

These leaders might be older, perhaps retired individuals with lifetimes of experience and expertise, or they might be young and passionate teenagers who simply ‘get it’.

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The values ‘for profit’ businesses thrive on have infiltrated all aspects of society right across the globe. The values NFPOIs would thrive on would do the same as they expanded and grew. NFPOIs would change the dynamics of competition in the free market.

Instead of being driven by people who believed they deserved more than those around them, NFPOIs would be driven by people who

were concerned for the well-being of fellow humans and the environment. They would have a completely different effect in society.

I imagine a very different world beyond my lifetime. It will contain fewer disenfranchised individuals, less pain, less suffering, less stress, less suicide, less drug dependency; the list could go on. Instead of working like dogs trying to accumulate possessions that we will lose at death, we will work like dogs to solve humanity's collective problems. Instead of life being a stressful struggle, it will become a passion from start to end, and it will be far more rewarding in all respects.

Have I lost you? Don't worry; I've lost myself on many occasions over the past ten years while I've been restarting this document, over and over again. What you are reading is its simplest incarnation. Crikey, originally it was going to be a book on youth suicide. But when I set out, I soon realised that the underlying

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stresses in a suicide's life, the stress of modern life, exists in all our lives. In a suicide's case, something painful tips them over the edge; the rest of us just battle on and accept that some things can't be changed.

Well I've had enough. I happen to know that things can be changed. I'm sick of watching greed-driven individuals run greed-driven organisations. Some CEOs think they're very clever as they screw with people's lives while they reward themselves with added millions aplenty.

Are greedy CEOs to blame though? Certainly not entirely. They are simply doing their job, to the best of their ability, within a system that says take what you can get. Behind them lies the support of faceless individuals who simply want the highest possible return on their money. And these sorts of people are all of us. It's the system that is wrong, we all want more for less. We're all to blame. Every

one of us. We're digging our own graves the way we're going.

Increased wage inequality is a global phenomenon, nowhere more obvious than in the United States. Consider these statistics from Robert Reich's book *Supercapitalism*. From roughly 1945 to 1975 the CEOs of major American companies took home about 25 to 30 times that of a typical worker. By 1980, it increased to roughly 40; by 1990 about 100; and in 2001, CEO pay packages ballooned to about 350 times what the typical worker earned.

Add shareholder return as these individuals invest their paychecks and that gap just keeps getting wider and wider. These dramatic increases occurred over a period where real median household income went nowhere. If workers weren't struggling to make ends meet it wouldn't be so bad. And now the whole system seems to be on the brink of collapse. Who will be left to suffer?

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So, back to these NFPOIs. Do you see why I feel they must enter the market? They will exist, simply because I will not give up until they do; the sooner you want to be able to purchase from them, or work for them, the sooner they can start. You can go start your own. Or, if you don't think you have what it takes, help me. If we can change big business, we can change the world.

I don't mean to suggest that a positive impact is not well and truly under way already. Passionate individuals, governments and tens of thousands of non-governmental organisations (NGOs) and charities are already making an impact, big and small, locally and globally.

NFPOIs proposed in this manifesto will be a new breed of organisation that will be the first to challenge established business practice, potentially in a big way. NGOs frequently do fantastic work in their respective fields, but

they do not challenge ‘for profit’ businesses through competition.

As customers choose to take their business elsewhere, NFPOIs will effectively put controls on ‘for profit’ businesses. Unlike government controls, ‘for profits’ won’t be able to avoid these controls simply by taking business offshore. The controls will effectively be driven by the customer.

Over the past ten years, I’ve searched for more effective ways to positively affect big business and have not been able to find anything that is more effective than this model.

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It’s probably a good time to explain what’s in all this for me. If I can find sufficient support from readers of this manifesto, I will start up the first NFPOI under the model proposed.

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Funding is currently the only impediment. Here's how I see it happening.

Briefly, I have the first business plan ready to go. It involves construction of competitively priced accommodation using the latest environmentally friendly methods. It would generate enough profit to pay a constant salary for me and one staff member initially, and plenty of scope for rapid expansion. Just under \$4,000,000 is required for this first business in its first stage. I will use the expertise I have gained in my 25-year working life in hotels, customer-service roles, management and property development.

My salary of \$83,200 will be the same as that paid to all staff employed full time within Australia. A manager will earn this, as will a cleaner. When there is not enough work to warrant a full-time employee, each business will offer casual work at \$40 an hour (salary/52/40) and full-time work will be offered as soon as

practicable. Each business will consider offering part-time employment too.

When there is nobody willing to do the task at the going rate, each business will use contractors. I will never personally derive additional income by contracting myself to any of the businesses, nor will my friends and family. Any of my family or friends employed will be paid the constant salary or casual rate.

Each business started will be a separate company wholly owned by responsibility.com.au Pty Ltd—the parent company. The salary of \$83,200 will remain constant in all businesses, varying as required to keep the businesses viable, and/or because of cost of living pressures. My salary will be drawn from the parent company.

If a business is started outside Australia, a different constant salary will apply, but it will remain consistent for all businesses in that country.

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If a business becomes unviable, it may be sold or liquidated, and any profit will be returned to the parent company. Ideally, affected staff would be deployed elsewhere in the group where possible.

All royalty income, and profit from direct sales of this manifesto, will be paid to the parent company responsibility.com.au Pty Ltd. Irrespective of its success, my income will remain limited to that same figure earned by all staff and managers in any of the Australian businesses.

Donations received, funds borrowed directly from the public, and willed money, will go to the parent company. The parent company will lend money to each business as deemed appropriate.

The parent company, responsibility.com.au Pty Ltd, will be the owner, financier and provider of expertise to the group of NFPOIs.

In case you hadn't realised, I own responsibility.com.au Pty Ltd and it will, in

turn, own the other businesses. If this works as I intend it to, the businesses will over time amass substantial assets. On paper, this will appear to make me wealthy. However, you have my guarantee that I will never in my lifetime draw a salary higher than the average of all people employed within the group in Australia, nor will I extract any profit or capital gain for myself.

The result of this is that I will struggle to afford my mortgage repayments like everyone else. I will drive a car similar to other inexpensive cars on the road. When I have a holiday I will have to try to work out how I am going to afford it, and I will tend to know first hand how the general population lives. I will live a lifestyle that is similar to others earning \$83,200.

I would like to reserve the right at some point to draw a one-off payment for the hours I have invested formulating this business

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concept and manifesto up to the date I commence drawing the salary. I've had mainly part-time and casual jobs for the past ten years so I could work on this. So my personal debt has never reduced. In fact, it has increased, and at the time of writing it is about \$900,000 and my personal assets are approximately \$1,300,000. This payment, if ever drawn, will be at the constant casual rate of pay.

I will put all of my personal tax returns after my 2008 return on the responsibility.com.au website, as well as an audited statement of my personal assets and liabilities.

At some point, I will consider moving this private company into an entity that will maintain its values beyond my death. For now, though, I wish to maintain overall control to ensure that I can successfully establish the businesses and maintain the pureness of the vision.

If at some point I decide to sell or liquidate the group in its entirety, any profit or capital

gain will be divided equally among the world's ten largest charitable organisations, measured by the donations they receive. It is not my plan to do this, it would happen only if I considered the whole thing had failed.

Enough about structure. If you would like to know more, refer to the responsibility.com.au website, where the latest information will be available.

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Some years ago my brother and I did a property development in Sydney's western suburbs. Very roughly, we invested about \$1.5 million and sold up for around \$2.1 million. We were inexperienced and took our time, but with expertise and better organisation the whole process could have been achieved within twelve to eighteen months. If the NFPOI model were being applied to a business that

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was undertaking this, the following noticeable differences would be apparent:

- the accommodation would be more environmentally friendly than accommodation being built by the 'for profit' competition—even with slightly higher costs there would still be sufficient profit;
- instead of \$600,000 pre-tax profit going to two shareholders, an annual salary of \$83,200 would be paid to all direct employees of the NFPOI;
- left-over profit would be used for expansion and with this comes the creation of more jobs paying \$83,200;
- the vision of the NFPOI and the constant salary would raise happier, more content, and more loyal employees;
- added investment in training and mentoring would provide them with improved personal and professional skill; and

- customers engaging with this NFPOI would notice higher standards in all respects when compared with the ‘for profit’ competition.

§

Let’s consider now in detail the biggest potential obstacle NFPOIs face. Whenever I have tested my theories, there is one thing that consistently crops up in the minds of doubters, and that is the constant salary for all.

Doubters (or should I say those who consider themselves realists) can’t understand why I feel this is important, nor do they feel that people will be prepared to work in senior positions for the same money as everyone else in the business. They also feel there’s no incentive for people to work hard or smart if there is a guaranteed pay cheque at the end of each day.

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These are reasonable doubts; I know that in the past I have taken roles that are more senior in big part because of the extra money. The public sector, non-profit institutions, organisations with monopolies and protected industries, were once renowned for ‘laziness’ compared with the private sector. And in some cases, I’m sure they still are.

There is something about the competitiveness the private sector brings to the market that is good for efficiency. And the lure of more money has supposedly proven successful in getting people working harder and smarter. Smarter, I’m not convinced.

In NFPOIs, however, I picture motivators that will be just as strong, if not stronger, than the motivators that ‘for profit’ businesses thrive on.

The constant salary will give most staff higher incomes than they would earn elsewhere. This will mean NFPOIs can

effectively buy the best staff. These staff will do constant training (some may say inculcation), and they will be passionate about the values and the success of NFPOIs.

From within these ranks the leaders will emerge. These senior staff will be able, and welcome, to go elsewhere for more money if that is what they want. But I hope that the culture will be so refreshingly unique, the workplace so much fun, and the social and environmental values so profound, that only small numbers will fall for the lure of more money. I want staff to quickly discover that there are more important things in life than money, even though many will be getting used to having a lot more money than they did in their previous jobs.

My friends might be right, perhaps the constant salary might not work. I hope they're wrong, I hope I can find people who would love to work in businesses where the constant

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salary is not just the norm, rather, something that is embraced.

As far as laziness, if staff are as passionate about the success and expansion of these NFPOIs, as I would like them to be, this shouldn't be a problem. But it's easy for people to lose sight of the big picture. The businesses will try to nurture them back to productivity. If that doesn't work, and another role can't be found within one of the businesses where they can excel, they will lose their job. This is plain and simple. To compete successfully with 'for profit' businesses, productivity will also have to be highly competitive.

Once established, all the people who work for the NFPOIs will run them, not me. It is likely that supervisors and managers will go through a peer selection process and there will be voting to appoint leaders. This aspect of the model is based on work practice tested and proven within Semco, a large Brazilian group of companies.

Ricardo Semler's book *Maverick*, the best-selling Brazilian non-fiction book of its time, details how he turned Semco, a business with revenue of \$US4 million in 1982, into a multi-billion-dollar empire. His radical approach turned upside down established business practice. On his first day, at 21, he fired 60% of senior management.

He encouraged a decentralised and participatory style of management, abandoning his father's autocratic style. It was a stress-induced fainting spell that inspired him to find greater work-life balance for himself and his employees. If you doubt that there are dramatically different ways to do business, you must read *Maverick*.

There will still be a clear structure within NFPOIs, but it will be a lot flatter than the traditional pyramid with senior management at the top. I will step in from time to time to muck things up if necessary. In some

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businesses, this will be infrequent, in others I might need to do so for a while, as I will with the first start up.

§

Surely another nagging question you must have is this: where is the money going to come from to start them? I don't know the answer to this question yet, and it scares me to think it may not come from anywhere. I hope that:

- this manifesto will sell well and generate income;
- those of you who are reading a free copy will get online and contribute an amount you can afford before you pass it on;
- some of you will lend money to responsibility.com.au (loans repaid in five years with principal and interest added at the current Reserve Bank of

Australia cash rate, calculated and credited daily);

- some of you will be good enough to place responsibility.com.au Pty Ltd in yours wills; and
- some of you will donate money.

It would help if some of the super wealthy in society donated or lent substantial funds. Many have generous philanthropic interests already. They may consider NFPOIs a new breed of enterprise that fall somewhere between a non-profit charity, and a business they might invest in. Therefore, they may be prepared to accept the rate of return responsibility.com.au Pty Ltd is offering. Considering that NFPOIs will challenge the fundamentals that contributed to them becoming wealthy, I realise this support is unlikely.

Depending on how quickly how much money comes in, more traditional (and likely

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more expensive) financing methods will need to be sought from time to time. Loans to responsibility.com.au Pty Ltd from me, friends or relatives will never be paid greater interest than loans accepted from the public.

If at some stage funds pour in, there is no limit to the number of businesses that can be started. Providing a business plan can be written that shows it can afford the constant salary to all staff, and allow for reinvestment and expansion, it would be considered. Preference will be given to businesses that identify larger overall reduction in environmental impact.

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As you can see, my hopes are quite grand. I have the passion, the persistence, and the intelligence to make this work. I will ramp it up as quickly as you, the investor, the employee, or

the customer allow. It may start and stay small until proven, but there is no need for that. This business model has the potential to change for the better the way the world does business. It relies on people power to work. It won't be stopped if people choose it.

§

Where expertise cannot be sourced at the constant salary, responsibility.com.au will consider the viability of funding all costs of education and living expenses for participating individuals. It would take a long commitment to responsibility.com.au to recoup these costs, with substantial break charges incurred should the individual leave within a specified period. This is similar to the programs the Australian armed forces run to get people qualified.

§

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Many businesses will initially not be viable for the NFPOI model. This is because even with shareholder profit removed, savings made on senior staff salaries and increased sales, there still won't be enough to pay the constant salary to all staff.

This will change as time passes. NFPOI employees will want to purchase from other NFPOIs when and where they can and they may be willing to pay more for a product or service because of their higher disposable income. Once a sufficient customer base exists, unviable businesses will become viable.

The expansion into such businesses, that have traditionally paid poor wages, will have enormous positive impact. Those who struggle the most financially will finally be given relief from this particular burden. Combine this with training and mentoring and the lives of these employees will be changed dramatically. Their contribution will no longer be seen by

their employer as menial; accordingly they will not be treated as less worthy individuals. Greater feelings of self worth will result.

§

In case it hadn't occurred to you as you have been reading, the NFPOI structure will at some point also allow entry into business markets that until now may not have been considered businesses. For example, areas such as those more traditionally served by charities. Public works may also be able to be undertaken by NFPOIs.

NFPOIs have a distinct advantage over public companies and NGOs in that their hands won't be tied and slowed down by the decision-making of a board. NFPOIs will be able to respond quickly to change in their marketplace. Collective decision-making will occur at a floor level and groups of workers will

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be given the authority and autonomy to move swiftly.

§

Training and mentoring within responsibility.com.au Pty Ltd businesses will be developed from the philosophy of this document. These values will form the ethos and culture of the businesses. The individuals who work in the businesses will gently sift this ethos back into society.

The mission statement of responsibility.com.au businesses is ‘to strive to improve the quality of life for the greatest number of people, while reducing environmental impact’.

§

If you don't want to join me, or you can't join me, try these ideas on for size:

Go start your own NFPOI, expect nothing from it except a sense of contribution to life, and a salary equivalent to what you pay everyone who works for you.

or

If you're frustrated in your current job, go find an employer who has better values than your current employer has. If irresponsible organisations can't find staff, they will face serious challenges.

or

Find out more about the businesses you are buying from. If the businesses you are buying from don't support your values, why are you giving them your money?

or

Get on board with some sort of group or institution that is trying to make a difference in the world, socially or

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environmentally. Offer your time, your ideas, or your money.

§

The too hard basket only exists because we keep throwing problems into it. Enough is enough. We must cast a critical eye over ourselves, and change to become prouder, stronger and smarter. As we work together to solve our collective problems we will along the way find one of the most important things in life, a greater sense of fulfilment.

With only a few words left, you might expect me to finish with something profound or powerful. I'm going to refrain. It's the content of this entire document that is important.

It took capitalism hundreds of years to shape society into what it is today. Establishing a sufficient number of NFPOIs to dramatically

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shift societal values will take time. How long it takes partly depends on you.

If NFPOIs are meant to be, they will be.

May all of your endeavors ultimately contribute to your well being.

About the author

Bryce McDougall is a Sydney-based author. In future, he's likely to be known as a social entrepreneur.

This is his second work—his first was a compilation of letters written by parents with a gay son or daughter. Ten years on *My Child is Gay* still sells strongly enough to remain in print. It has helped many thousands of families on the road to understanding.

In his 25-year working life, Bryce has gained much of his experience in customer-service roles, primarily with three large companies. He

has observed what makes people tick, interacting with hundreds of thousands of people, from the most dispossessed to some of the wealthiest and most famous people on earth.

Bryce has been fortunate to travel extensively and has observed the rich cultural diversity that exists on this planet. He understands that happiness and fulfilment come to people in many different ways. He recognises, however, that there are common problems that affect us all.

He has first-hand knowledge of what life is like working for a company ravenously driven by corporate greed, and has witnessed the negative effect this has in the day-to-day lives of thousands. He believes an insatiable appetite for money often causes management and shareholders in such organisations to overlook morals. It saddens him when he realises that some knowingly do this with pleasure.

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Bryce gained further experience when he did a town-house development in the late 1990s with his brother. He got ahead financially, and has now invested much of that profit in this project. Because of the property development, he understands how money sometimes appears to be made out of nothing. He knows how the people who make huge profits in any enterprise often fail to realise how they are contributing to the world's problems.

Bryce has employed staff in a business he owned. He believes business has a responsibility to nurture into society healthy staff with healthy values. He feels this is less likely to occur when organisations are greedy. Ten years from the start of this project, he is confident that some of the biggest problems facing humanity come from the values big business instils within us.

In late 2008, Bryce commenced employment within Virgin Blue Group. He

was attracted to Virgin because, unlike the company he was previously contracted to, he feels they show greater concern for the wellbeing of customers, staff and the environment.

Bryce does not care whether success comes first from a big readership of this manifesto or from successfully establishing the first NFPOI business it proposes. What he does care about is that each will work to ensure the other's success.

Get involved

Establishing the first NFPOI under the model this manifesto proposes requires funding. By purchasing it you have already contributed. Thank you. You can provide further financial assistance by donating or lending to responsibility.com.au at the website. (Loans of \$1,000 or more will be repaid in 5 years earning a competitive rate of interest.)

If you would like to work in one of these exciting new businesses please check the website to see the latest opportunities.

To stay informed of the latest developments please register your email address.

If you have questions that are not answered in this manifesto or on the website please get in contact.

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Australia

"This manifesto plants a seed"

The Too Hard Basket in simple language clearly identifies the two biggest challenges facing humanity: the widening gap between the rich and poor, and environmental degradation. It not only discusses how these problems evolved, but actually maps out an unstoppable way forward that will contribute to reversing them.

The Too Hard Basket proposes an exciting new breed of businesses entering the market that will be in business only to make the world a better place – they will exist for no other reason. These NFPOs (Not For Profit Of Individuals) will not give profit or capital gain to individuals; they will instead exist for the good of all people.

Small as this manifesto may be, because it discusses our greed, it challenges us to the very core. *The Too Hard Basket* re-examines fundamentals and will help bring positive change in a time when it is sorely needed. Our problems are not too hard to solve.

