Freerangin' on----'Money Matters'

So common and paramount is money in these pecuniary days that no doubt a common approach can be 'let's have lots of it and then some more" (and there's a 'mass expectation that we should all sing from this same sheet -? the 'love for money' message is often implicit, for instance, in many media messages). Of course, in a 'specialised' large-scale culture money provides a vital 'exchange' function and it'd be a wee bit difficult to manage without it. Maybe, though, its ever-present nature could tend to 'obliterate' some life aspects, even over-simplifying via such 'truisms' such as 'people work for money' -?

Some might well believe that money is better as a 'means', rather than an 'end', and that because its gained in prominence as an 'end' in recent cultures, that it has become 'over-prevalent'. As far back as Oscar Wilde's time, he was suggesting that such was the focus on money, values were being obliterated, which may have culminated in the modern prominent role of the 'free market', in which situations are determined by solely/mainly single-dimensioned economic factors, with then less 'accountable' human values getting somewhat less of a look in -? In more recent times, the feeling that money has 'taken over' and in so doing had negative effects, is also prevalent, John Cleese (ex Monty Python), for instance, stating on TV that:

'wherever you look now, money has spoiled it'.

It could perhaps be useful to 'take time out' and try to look 'behind and beyond' what economists have called 'the money veil' - ?

'Paradoxical profit----?'

Money was apparently invented as a way of facilitating trade between different parties – a common means of exchange overcoming the inherent problems involved in bartering – eg. 'you'll give me five pigs for my oxcart, but I don't particularly want five pigs and I've nowhere to put them anyway'. So then having the common means of exchange came in pretty useful – a good 'means', but, maybe, not necessarily always a good 'end', as the events leading to the financial crisis of 2008 onwards might suggest -?

Money could be said at times to be of a 'paradoxical' nature and of differing importance and meaning to different people. Some like to keep things relatively simple and for example be of the opinion that 'people work for money', at times seemingly true, particularly maybe if there's a strong 'money conditioning' element operating within a given culture climate.

Others, though, might suggest that such a 'simplistic' view is to some extent limited, reality being somewhat more complex. People, for instance, (according to psychologists), might well have a complex set of needs, some of which may not always necessarily be money-related, ranging from survival and security needs to social needs: the need to belong, to be recognised and to give recognition - to personal needs: to develop along a natural pattern, to grow and to gain personal achievement and related satisfaction, to be able to function fully, and for some, to experience 'higher' levels eg. personal spirituality/self-realisation.

Such a variety of needs is not thought to be dependent on factors such as the individual's social position, wealth status or innate intelligence, but rather that the levels and types of need satisfactions may change according to such factors.

Money maybe paradoxical, too, in the sense that a certain, let's say, survival amount of it might well be pretty meaningful, but the same level of meaning could well not then apply to further amounts. One of the 'old' reservation's, for instance, about using money incentives as a work motivation prompter, is that to retain its effect over the longer-term, ever-larger amounts of it may well needed.

Gimme money----!'

In a money-geared consumer-style western-type culture, money may well though, take on the 'starring role'. The bankers have taken a lot of stick in recent times in the UK for their imprudent 'over' chasing money in the form of big short-term profits and bonuses, because of the actual and potential dire effects to lots of people, but, in a way, as they've complained, weren't they just following the cultural norm, 'filling their boots', as many others were doing, and as the 'out-for-self' free-market culture was prompting -?

Over the last recorded year (2011/12), for instance, average remuneration increases to executives according to the High Pay research unit were 11% compared with the pay freeze for many others. Former leadership traits such as self-restraint, or self-responsibility, both seemingly have been now made redundant within the premise of the prevailing free-market culture: 'the market decides' - with now only economic factors counting. Maybe, though, such a 'one-dimensional' approach wouldn't be well suited to multi-dimensional operating 'freerangers' looking particularly to exercise their own judgement and responsibility -? The 'new wave' of top bankers are now too suggesting that it's been the individual-gain 'big bonus' culture which has caused problems.

Such a rush for monetary gain could, though, have its own in -built limitations, particularly when placing undue emphasis on and pressure for, short-term max profit making, as the firm in the UK which aggressively sold water-supply insurance has subsequently discovered, now under financial pressure in the longer-term, its over-aggressive sales methods having caught up with it. Short-term gain can convert to longer-term pain, which then can give the lie to the myth of any on-going 'everlasting' success story:

G was an efficient hard-driving manager of a lean, large farming business in the south of England, following the 'economies of scale' pattern. To achieve a scale use of his machinery, he used them extensively and expected his operators to work long and hard with them, and for good money, an approach which seemed to work, for awhile at least. Then the rot set in, his operators finding in due time that they both wanted a better work/life balance, and needed the same to continue effectively.

His experienced staff, especially those with family commitments began to leave in search of that better life/work balance, in spite of their relatively high earnings, and he began to find it then more difficult to get the higher quality of staff, which together with the higher staff turnover began to negatively impact on the financial results of the business. The initial high-success rate of the business had then already within it the longer-term seeds of business ill-health.

'Tek yer time, boyo'

Not that the old Dorset farmer who elicted this particular edict some time ago might have made too much of an impact in today's fast-paced culture. Sometimes, then, as above, maybe the 'rush for profit' can itself cause longer-term problems, which could be circumvented by starting 'smaller and slower', even though the prevailing cultural tide appears often to decree the opposite. Many successful smaller rural 'lifestyle' businesses, for instance, evolved in the UK in the 'small can be beautiful' way, with the advantage that the people involved then had more time to learn and gain experience, their inevitable mistakes and misjudgements along the way then often being not over-crucial. A seemingly outmoded approach maybe in today's seemingly 'big is beautiful' culture, yet still with some potential benefits to offer -?

'Dastardly dosh'----?

Fritz Schumacher, of 'Small is Beautiful' renown, may have had such issues in his mind when he stated that with 'giantism' becoming so prominent (he was talking in the 1970's), it was necessary to insist on the virtues of 'smallness'. If he were around today, might he be saying the same thing about money, so pervasive it can be in everyday life-? Money can certainly be seen as the 'necessary evil' of modern times, many no doubt will be heads down battling just to get enough of it to adequately survive. Others may well not see it as an evil at all, espousing a modern 'self-gain' stance that appears to have emerged in these self-focused times.

Being 'out-for-self-gain' presumably, may not be able to be assessed as per se 'wrong'; charity after all 'begins at home' and part of the self-responsibility thing is again presumably to look after self and loved

ones. It's maybe again the key question of 'balance' - ? If, for instance, an 'out-for-self', self-gain philosophy is overdone, then by default other important parts of the 'multi-dimension', such as social needs and personal development needs, can be then 'underdone' - ? Some have assessed, for instance, that a 'lack of care' within society, points to such an imbalance.

Schumacher may perhaps have seen money in the same light as he saw technology; that is, it's not technology itself that is inherently a problem, rather it's how it's used (nuclear power could be another example - ?). Money is inherently useful as a common medium of trade exchange, but may start to cause potential problems when used, for instance, as an overt 'success signal', causing then too strong a focus on 'dimensionally limiting' 'chasing the dollar' - ?

'Pervading pounds----?'

Few, presumably, would contest that money is one of the essential foci of a current western-type culture, both in growth rampant good times and in the current not-so-good austerity times, brought about, it's said, by an over-zealous single-track pursuit of money and growth. It may not necessarily be a bad idea to 'stop and look' just how strong the emphasis on money and commercialism can be in 'ordinary life':

from those unsolicited cold phone sales calls penetrating into the heart of the individuals private space, to the seemingly never-ending news content re. business prospects, retail sales figures, growth and the latest financial crisis, both in the papers and on TV, and talking of TV, there's then the heavy plugging of commercial messages by the long list of TV ads on most channels, to the use of aggressive selling techniques by large commercial concerns, often apparently mis-selling, allied to possible fraudulent selling via made-up scenarios, to the commercial urgings to take out plastic debt, mostly seemingly at pretty high interest rates, and now added to by the rise of work cheque lending firms, all contributing to significant levels of personal indebtedness.

Messrs D & V, a retired couple, asked at their local building society branch if there were any fixed rate interest bonds that gave reasonable rates, looking for a home for their retirement lump sum. There were, they were told, but they were longer-term ones, and could only be accessed via the financial advisor, who they duly met. The financial advisor, however, was keen to tell them that this was not the way to invest, and that they should be guided by him as the expert, and invest in a product based in stocks and shares.

'Wouldn't this though, involve risk?' *The expert advisor briefly acknowledged this was the case but then quickly moved on to extolling his scheme's many benefits.*

But we've read a headline in yesterday's paper saying '*Economic Meltdown Imminent*', so wouldn't it be pretty risky to take up such an investment right now?

' Not a bit of it, now's the time to get in on it', came the zippy expert reply.

This was the point of 'monetary enlightenment' - the penny dropped. Mr. Expert was not maybe too interested in giving good sound advice to his perspective clients, rather he was probably wanting to sell a product that made him a useful commission, and Messrs. D & V bid him a fairly brisk good-day.

The Archbishop of Canterbury recently condemned the UK government's concept of 'Big Society' as the equivalent of window dressing -'aspirational waffle' is what he called it. Is the 'Big Society' concept then in effect masking a culture more dedicated to and focused on acquiring personal wealth, increasing the un-wealthy/wealthy gap, which some might argue, is unlikely to then lead to the 'Big Society', assuming this included elements of collectivity/togetherness - ?

'Canoe paddling---?'

Maybe it's a case of Margaret Thatcher's out-for-self, competitive 'un-society' in full swing and, vulnerable though the (micro small) individual is against large powerful commercial forces, it's time to do

('freerangedly') what can be done in the cause of self-protection - ? Some unfortunate people, for instance, have even lost their homes following the avid borrowing trends of modern culture.

One of the lessons experience within many differing businesses/enterprises can bring is that peoples' objectives can differ considerably and to work therefore on assumed 'mass-scale' 'fixed' objectives (eg. 'to make maximum profit') can at times be less than effective. Someone for instance, running a smaller-scale lifestyle business – say making quality furniture - might well only be interested in money at a 'functional' level, i.e. the level needed to make their business work, whereas someone else might be in business to have a certain high-materialistic lifestyle and therefore money may be more of an issue for that particular person.

(n.b. profit is generally important to a business/enterprise, particularly at the viability level i.e. the level the business/enterprise needs to 'survive and thrive').

Indeed, it could be doubtful whether the use of standardised objectives is of any real use, each situation being in actuality unique, with its differing set of resources, differing market position, differing set of priorities/objectives and differing levels of people skills and outlooks. Mass-type, standardised, 'fixated' objectives can in fact at times be of potential harm to a business. Take a current popular example i.e. 'to grow the business', which in practice if taken as a 'fixed' priority, can prompt business expansion in inappropriate times and conditions, causing problems, and at times, even business failure. The 'freerange' non-mass approach of treating each situation on its own merits and current objectives priorities can then lead to better decisions and strategies for the particular individual business.

'---money power'

Anyone working in situations though in which work outcomes are directly linked to financial gain will probably know the cloying power money can have, and its potential conditioning effect. Could there then be a danger of over money-geared focus, important non-monetary issues then getting shorter shrift and which could then bring the risk of the adage 'we are all demeaned, if just defined by money' becoming actuality (-?) John Lane, in his erudite book 'Timeless Simplicity', expresses concerns about the limitations to 'freeranging' that modern mass consumer society appears to exert. He states:

'-----the dream of (modern) society is wealth and its multiplication. The underlying foundation to this dream, its unspoken assumptions, has three elements:

- success equals (just) material success
- material success and prosperity equal happiness
- material success is the goal of every human being

One implication of such a scenario is of course that money then 'automatically' plays the starring role. There can, though be a price to pay, according to Erich Fromm, writing in his book '*The Sane Society'*:

'In the end, such a civilisation can produce only a 'mass man', incapable of choice, incapable of spontaneous self-directed activities---- docile, disciplined to monotonous work-----increasingly less self-responsible-----governed then mainly by conditioned reflexes.

Plainly, there could then be inherent dangers lurking within the modern, mass-orientated materialistic, consumer societyfor those wishing to exercise their 'free-world' individual rights, to think and decide for themselves, to accept and take their own self-responsibility, to establish their own values and in so doing to develop and grow. Not, maybe, then, over-fertile ground for freerangers - ?

It may well be useful to have one of Schumacher's 'Stop and Think"s - a cause to which this piece is dedicated.

'In, or out of the fold----?'

If money doesn't always instantly fascinate, it can lead to a feeling of not quite being fully in the current

'currency' swim. It may well be that some do associate money strongly with happiness and satisfaction, and that therefore expect that more of it leads exponentially to greater happiness and satisfaction. Others, freerangers maybe, may perhaps demur and prefer to follow their own 'holy grail' trails; some, for instance, preferring to take the route of 'being' - 'becoming more' rather than 'having more' to lead to greater fulfillment. (see later), and/or organising appropriate work/life balances to be able to have time to enjoy a more multi-dimensional life, as many -witness the 'downsizing' movement – have.

Some/others may be of a 'Herzbergian' (see later) bent, feeling that whilst lack of money can lead to unhappiness and dissatisfaction, a more than ample supply of it may not necessarily *guarantee* the same level of returns in happiness, contentment, satisfaction or fulfillment terms. Some (see also later) have maybe usefully differentiated money by categorising it as a 'means' rather than an 'end': a 'good servant' ('but a bad master': full expression). Presumably there are plenty more individual-type takes on 'money', allowing too for individuals who don't necessarily have their own active takes.

'Peanuts---?'

Money can, though, come in pretty handy, a fact probably easily learn't by not having enough of it. Of course, at one time of day, back along a few years, no-one would have given tuppence for it. People here in the UK then lived mainly in rural based self-reliant communities and if they needed something beyond their normal compass, they simply exchanged goods and/or services to get it. Life must have been blessedly simpler; now of course it's somewhat more complex., bringing problems for some.

It's been recently reported, for instance, in the local regional paper here in the UK midlands, that there are quite a few in the local regional town who are indebted in the form of personal finance (i.e. on top of mortgage borrowings) to the tune of £20k+. As a lot of this would no doubt be in the form of plastic borrowings with pretty high interest rates, these souls could be forking out something in the region of £80 per week (and more) in interest alone - small beer of course to those in the megabucks world but presumably of significant potential hardship for so-called 'ordinary' folk.

'Meddling money----?'

Interest rates for personal borrowing can be very high- about 30% could be say about average for plastic debt, for instance -? The financial folk will likely argue of course, that it's high-risk lending, which in toto it probably could well be, but nevertheless, the base rate is currently virtually zero. Peoples' faith and trust in the banking system right now (Jun '12) is probably and maybe deservedly at an all time low – ironic, maybe, as 'trust' was always the keystone for banks wanting folk to entrust them with their money.

'Middling money---?'

One of the 'sacred cows' of modern culture though, seems to have been the adoption of the 'free market' model for the economy and therefore for society, in which things are decided by and controlled by the market itself, and human content and intervention is then eschewed. Such a 'free market' approach was no doubt inspired by the economists' notion of the 'perfect market', in which there are many buyers and sellers who then trade and the resulting price levels set by their trading are 'perfect', i.e. perfectly balancing supply and demand. Whilst this may sound fine and logical , maybe though the economists' message could have been swallowed too whole and undigested - ?

The first limitation reservationists have pointed out is that such a model then tends to confine human culture to a monetary level, a factor which is probably likely to have contributed to any over focus on money -? 'Caring' for instance could be said by some to have suffered relatively short shrift in such a money-defined culture, as have generally any non-financial human values (such as, say, fuller personal development and personal spiritual development -?). The mind-set would seem to have been mainly centred more around self-gain, which undoubtedly is a priority for many – most(?), but then maybe it's not the only priority, and as such, needs to be 'balanced' within a multi-dimensional 'need' matrix -?

'Muddling money----?'

Another potentially key limitation/reservation that's been identified is that given such a 'perfect' model incorporates a heavy emphasis on 'competition', it is vulnerable to the then creation of 'imperfect' due to the effects of unbridled competition. In practice some would probably argue that this is pretty much what has happened with the 'large', and their emphasis on 'big', getting ever larger and more powerful within a non-trust, non-care power culture, with a then corresponding reduction of emphasis on 'small' (and hence maybe a resulting threat to the individual and to individual rights-?).

95+% of groceries sales in the UK, for instance, are reported to be under oligopolistic (a few large and powerful suppliers) supply conditions - only recently, for instance, some supermarkets were fined for uncompetitive practices, colluding with each other to keep higher price levels, and the results of the seemingly unfettered self-interest practices of the giant financial sector have become increasingly plain for all to see, with increasing calls for its greater regulation in the light of the problems that have ensued. Even more recently there's been a focus on an apparent trend of large commercial firms avoiding tax payments, and a commitment from the authorities to investigate.

The rise of the 'large predators' in the 'free-market' jungle' then gives rise to a further identified potential limitation of the current 'free-market' type culture, to do with the very nature of such beasts, whose guiding competitive tenets appear to be those two closely related features, money and power. The degree of focus on these twin objectives, emphasised and inflated by the size, force, and influence of their large proponents, could then imply that success objectives and designators can become narrowed down to these two areas, by default then again leaving little cultural leeway for other life areas and values, and even producing intolerance to other areas (the 'if you're not with us, you're against us' restrictive practices model).

The follow-on concern then could be that this could create a generally intolerant society, in which the very basics of human rights, freespeech, becomes under threat, either directly and/or indirectly (now in early 2013 in the UK, some council leaders are warning of the dangers of the 'over unequal' culture potentially causing civil unrest, for instance.)

'Give me money----!'

In a modern culture seemingly increasingly bent towards money accumulation, entrepreneurialism and power-playing, money could be said to be an essential, even away from any mega-bucks scene, down in so-called 'ordinary life'. The couple of semi self-sufficient smallholders featured a bit later and more fully in *'Freerange Living'* (available in e-book form from this website) probably got as close to a no-money lifestyle as any, but even they needed some cash, albeit a lot lower levels than the average.

This appears to offer an illustration of a modern potential paradox, i.e. that an ultra competitive culture, whilst offering the benefits of competition in the shorter term, might 'automatically' (i.e. via rampant competitiveness itself) then transmute into a less-than-openly competitive scene, dominated by the few large organisations which have 'survived and thrived' (the predatory 'big beasts of the 'jungle' market), then obscuring the alleged very advantages of a competitive culture, derived from the notion of perfect competition's conditions of a market place , of many buyers and sellers, hence no-one in a position to unduly influence the outcomes and performance of that market place.

'Back to barter----'

Money in its 'pure' role though, as a common medium of exchange could be said to be a pretty handy tool, in that prior to the invention of money, trade exchanges could become problematical due to at times what's been called 'lumpiness'. 'A' might have moved on, for instance, from simple existence living - growing food, building basic dwellings, hunting/fishing etc - to becoming more of a specialist, now spending quite a bit of time thatching roofs, for instance.

('Chicken and the egg' - which came first? Did specialisation create the need for money, or did the invention

of the common medium of exchange, money, facilitate specialisation-?)

'B' on the other hand has now specialised in providing his fellow villagers with footwear.

(isn't the provision of goods and services that others want/need the real basis of trade, and therefore its real objective? Has modern culture got 'the cart before the horse', profit becoming the 'end' rather than a 'means', as it were -?)

Back to the 'plot' - the problem arises that 'B' only needs 'A's specialist thatching services once, say, every 20 years, whereas 'A's family needs 'B''s specialist services maybe several times a year. Money, though, now solves this bartering conundrum - 'B' can get people to give him money in exchange for his skilled footwear making services, some of which he can put aside every year till - after 20 years he now has enough to avail himself of 'A''s specialist services to provide the new roof he now needs.

Almost slightly surreal in a way too, to think that life today at its 'real' level (i.e, not in hedge funds, derivatives and so forth) is still much the same. Work efforts are made in exchange for money, which is then used to fulfill an array of material and other needs, obtainable from 'specialist' suppliers.

'Work, money---money, work'

Back along, two broad approaches to managing people were identified. The initial one, called 'theory x', was based on the suppositions that people were generally feckless, lazy, irresponsible and disinterested in terms of quantity or quality of work, hence either had to be 'controlled' to make them work, and/or induced by 'bribes' (financial incentives) - the well-known 'carrot and/or the stick' scenario. Then a motivation theorist (Douglas McGregor) questioned such 'truisms':

'is this the whole picture? People have needs, and therefore in their natural, 'unadulterated' state, shouldn't they be naturally keen to make efforts to meet their needs (this is 'theory y'), and if they aren't, couldn't that be because they're reacting against negative conditions in the workplace- too high targets, too much boring work, exploitation, limited management etc -?'

'Mono culture----?'

The adoption, though, of 'surface' truisms such as 'people work for money' appears to have lead to the use of a more theory x approach in the current culture, along with the fact that theory x may have suited the power needs of managers better and been seen to be more conducive, for instance, to the cause of short-term profit chasing.

Both the carrot and the stick ('theory x') approaches presumably lend themselves to higher degrees of management control over people, a potential downside, though, being that people needs tend then to get relegated to low priority within the theory x approach and the heavy emphasis on money via the financial incentive approach can also condition people into 'jumping for the jelly beans' (see later), potentially leading to an over- financial take and simplification on life. Having said that, it's obviously the case that people as individuals do still have and practice wider values, such as environmental and animal welfare issues, for instance.

Some, (eg. Robert Pirsig, 'Zen and the Art of Motor Cycle Mainteance'), have argued that such 'care' values are the domain of people as individuals (rather than, for instance, organisations) and in an increasingly 'largist' quantity-based world, it perhaps shouldn't therefore be too surprising (and particularly in an economic free-market context) that such longer-term 'quality of life factors' should be the casualties -? The pressure the market economy generally seems to have exerted on organisations to focus on max short-term profit-making, along with the internal pressure from managers of such organisations for their own benefit, presumably could also be sizeable factors relating to the demise of care values -?

'Manic money----?'

They used to say that money was the 'root of all evil', with an implication that it could get a grip on a person, and that there could be such a thing as 'money mania'. Certainly, anyone who's worked in an environment in which money reward was related directly to work outcomes, would probably testify to its potentially powerful effect. The reservationists, though, might point to the fact that such a strong focus on money-making has tended to lead to 'short-termism' and a potential lack of longer-term prudent resource management, for instance.

'It's all about money', and 'people work for money' have too been two common enough sayings, and taking the last, if as above there's a strong money incentivisation in workplaces, no doubt an effect could be that people will then be conditioned by such a system and the outcome could well result in a self-sustaining truism. Again, though, the reservationists might say that such a situation has been in effect 'manafactured' by bringing about such a strong and active focus on money in the first place. Maybe in the light of money's potential powerful effects, it might even pay(ahem) to 'downplay' money's role -?

An alternative view might, for instance, follow the psychologists' findings that people work to meet a complex and varied set of needs, not all necessarily directly related to money. These are said to range from survival needs, to a set of social needs, and then there's the individual's personal and development needs, money then being one of a set of 'means' by which to satisfy such varied needs rather than the 'end' in itself (another could be, for instance, 'receiving positive recognition in the workplace').

'Cost of everything, value of nothing----?'

A potential danger, then, of truisms such as 'it's all about money' could be that by their adoption, such a culture then comes about, which could then run the risk of being a 'limited-dimensional' take, then elevating the essential elements of it - seemingly power and money - to over-prominence, and to the detriment then of other important elements, particularly those of a non-financial nature. People have argued, for instance, that values to do with 'human care' have been just such neglected elements in the modern consumer culture, along with other 'non-big' areas, such as smaller business and even respect for individual rights.

The 'human care/respect" factor could even be a bigger factor in terms of base causes of current conditions. For instance, it's been argued that the current 'high control' culture (within the UK) then causes knock-on effects. So, for instance, using the UK National Health Service as an example, the initial culture i.e. that of 'high control' as opposed say, to one relying on individuals' professional self-motivation, then causes effects, eg. de-motivation of individuals within the service, which then translates to 'poor performance', leading to lower care levels. This then leads to a further tranche of control measures to try to 'force by control' better care, whilst the staff in the meantime are identified as the villains of the piece, (causing further demotivation), whereas it's the high degree of management 'control rather than motivation' system of people management which is the underlying problem cause.

The use of money as a main people control so-called 'motivator' could conceivably suffer from the same limitation, in that it could be a 'blanket' type of approach which ignores peoples' actual motivation aspects, on the assumption that people could have differing (i.e. from others) needs and priorities relevant at any one time. One motivation theorist also claimed that money was not a positive motivation factor, and that it's effects were 'short-lived', more and more of it being then needed at a greater rate over time to produce essentially the samelevel of responses. This is where it may become a little tricky, in that if money is heavily used as a work effort prompt, presumably it may over time produce a 'mass' conditioning effect, which could then effect a self-sustaining truism i.e. 'people work for money'.

'Veiled comment----'

The economists' concept of the 'money veil' alluded to the potential simplifying/over-simplifying effect of money. Money though, in a complex world is probably unavoidable, although some set-up barter groups have been successful at bringing about a partial non-dependence on money. There are also self-sufficient/partial self-sufficient lifestyles which again emphasise real needs rather than just 'money

accumulating'.

The couple who's lifestyle is referred to above and who featured in the e-book 'Freerange Living', (accessible from this website) who effectively ran a mostly self-sufficient smallholding for over thirty years without main services (and bills), still needed a cash economy, admittedly far smaller than the average, which they supplied suitably by selling organic-style fresh produce off a market stall once a week.

They lead independent, fulfilling 'freerange' lifestyles in scenic, peaceful surroundings, in spite of being officially classified as 'impoverished'. Besides gaining a physical security (with their own wood and small-scale electricity generation, they were able to supply all their own energy needs, for instance), they also reaped a reward in terms of freerange, independent spirit 'security', which then could well have converted into self-security, satisfaction and feel-good factors.

'Single tracked----?'

One concern, for some, could be that money and money-chasing could/can become all-consuming, restricting then any 'bigger view', of particular concern maybe for 'freerangers.. Maybe this is what G.K.Chesterton's pithy and slightly withering quote alluded to:

'To be smart enough to get all that money, you must be dull enough to want it'

Maybe Chesterton's quote relates to basic existential questions, posed particularly maybe from an older eastern culture-type perspective, such as 'to have or to be?' (also the title of a work by a well-known US researcher, Erich Fromm). According to some spiritual practices, it's accepted that, for instance, 'having' can't necessarily be transformed into 'being', and could represent a barrier in some instances. In practice in modern-type cultures, many - most(?) would seem to have to take a pragmatic approach and need to 'have' as well as 'to become', and it's the achievement of an effective balance between the two that could be the key-? Hence, for instance, craftsmen enjoying their craft to some detriment in terms of 'dollar chasing', or the common occurrence of cash-rich individuals developing and exercising 'being' (eg. compassion) by donating some of their wealth to deserving social causes (eg. 'Secret Millionaires' TV programmes).

One well-known American human motivation theorist, when doing consultancy work in industry, kept being met by the comment: 'Oh, you're the guy who doesn't believe in money'. This was a somewhat limited interpretation of his motivation theory------- which in the end he had to overcome by putting his fees up---

The same man, by name of Frederick Herzberg, also used to call associating specific amounts of money with specific work efforts/results by the phrase 'jumping for the jellybeans', which some have likened to 'Pavlov dog' behaviours and expressed concerns that such a process could well be demeaning in human terms.

A key Herzberg finding too, was that in business terms offering financial work inducements may not necessarily always be the wisest course of action when considered over the longer-term, as such a process conditioned people to 'monetary response', which is then needed ad-infinitum, and quite possibly in ever larger amounts, to retain its 'stimulating' effects. Herzberg argued that work efforts via internal human 'natural' motivation was the most effective 'system' in terms of producing longer-term sustainable good workplace productivity, with the quite useful add-on benefits of also promoting human happiness, well-being and health.

A freerange approach----?

The monetary and commercial influences currently operating in a western-style materialistic, consumer culture are plainly many, varied and in sum, of considerable people-conditioning potential. The 'freerange' concern could be that such a strong flow of culture conditioning may then limit outlooks too single-dimensionally, and particularly away from non-pecuniary paths such as social, personal and spiritual development, for instance which could well be important for some, in spite of some curious recent UK

University research results indicating that people of 'spiritual' persuasion are 'less well balanced' - ? (it'd be interesting to know the basis for such conclusions, for instance.)

One relatively common way to counter any such all-pervasive commercially-based influence is to take an alternative approach than that of 'chasing the dollar'; that of accepting a 'given' level of income, and 'working within it', as many 'downsizers' seeking better 'life balance', have done. To people of multi-dimensional outlooks ('freerangers'), such an approach may well have the advantage of freeing themselves from 'dollar chasing' attitudes and activities, to then gain the ability to be less single-tracked and give scope for widening outlooks.

Such an alternative approach may/may not come with more budget restrictions, but of course finding creative and inventive ways of 'living within means' can in itself offer many opportunities for developing individual solutions to meeting needs, thereby providing personal achievement and development, followed by personal satisfaction. Such an approach may also have the advantage of giving individuals more time, which could well be needed to develop 'life appreciation - ?'

Like many — most? - retired people, E and T had now a lower income. Having always enjoyed gardening and grown quite a bit in the past, they resolved to 'stretch' their fixed income by various 'freerange' strategies, the first of which was to grow a substantial part of their own food organically for healthy and economic produce, using their existing set of tools. Relying on their own production first, with supermarkets now as back-up, rather than the other way around, made them more aware of the seasonal effect, with creative strategies particularly necessary for the 'lean' March to July period, and gave an enhanced experience of independence.

Working and casual clothes were now very adequately provided by local charity shops, with the added benefit of then making charitable contributions, and other requirements such as mowers bought now cheaply second-hand out of the local paper and/or car boot sales rather than brand new. The same applied to transport with the number of four-wheeled vehicles now reduced from two to one, that now being purchased at lower than retail price at a car auction, and the second vehicle now replaced by a cheap-to-run electric bike.

Other measure included accessing cheap fuel as wood, opening up a redundant fireplace in the living room and heating only actual living space in the winter daytime. Thinking the various strategies through, planning and then effecting them, gave them a creative challenge and a good sense of achievement and satisfaction.

For them, there was also an added bonus of then a further sense of satisfaction gained from a more independent 'hands-on' active style of living, besides gaining the basic objective of having a meaningful, useful, environmentally-responsible and enjoyable lifestyle on the reduced level of money income.

'Forever freerangers----'

Many of course, particularly of independent natures, have lived, 'freerange' styles of life over many years, weighing matters and evidence up for themselves, making their own minds up and deciding for themselves, as well as formulating their own set of multi-diverse values, building their own strength and character in the process.

Studies of independent small business rural folk – farmers, for instance, - have indicated that as they travelled life's journey in their small lifestyle business 'vehicle' and gained knowledge and experience, their objectives and priorities have developed and widened to include many areas which can be grouped under the various headings of 'personal', 'environmental', 'social' and 'economic' and then developing into an 'objective/priority' mix, as opposed to single-headed priorities such as 'max profit making', with money, though, still important as a 'facilitator'.

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For love or money----?'

L farmed cows in far-off remote rural west Dorset (UK). He'd started small and built up his rural lifestyle business, ploughing (ahem) back a significant proportion of his farm profits over the years, to now having a sizeable, thriving rural business. That said, even he was under some pressure, due to him persisting with what was generally and increasingly seen as an old-fashioned and out-of-step breed of cow.

L had a cussed streak, though, and resisted the advice from his advisors, family, reps, bank managers et al, along the lines that he needed to ditch his out-of-date cows and go for the modern black-and-white high output variety. Although hardheaded, cussed and to some extent taciturn, he was also secretly passionate about his herd – it had taken him thirty-odd years to build it up form a rag, tag and bobtail collection into the very smart, quality herd of now.

One gorgeous late spring lazy sunny day, in an out-of-the way meadow down a leafy West Dorset lane with his beloved 'gals', he started to open up a bit:

'I dunno, but ah suppose they'm right, this lot should go down the road and they bloomin' girt black and white hatracks should come in 'ere'.

It was almost he was trying to convince himself.

'My, though, they'm do look a picture', he sighed.

He wasn't wrong, the clean cream and light brown coats of his Ayrshire 'gals' contrasting vivedly with the emerald green of the grass, glinting in the sun. The neat, compact cows, with their tidy udder lines, looked a picture of contentment, grazing contentedly in the idyllic scene. No wonder it'd be a wrench to part with them, to forego such visual enjoyment, as well as his life's work.

'Yes' he murmured, 'maybe the new 'uns would mek more money'

and now he paused, lost in his own reverie, suddenly then coming to,

'but d'ye know what ah thinks about money, me boy?' It was rhetorical, no need to answer.

'Ah thinks money's a'right - it be a good servant, but, then agin, it be a bad master'

His building his herd had been a long-term thirty year process- not too many luxuries or flash holidays for him – instead a longer type of success, and one he now got an infinite amount of pleasure from, to be foregone if he now 'sent them down the road". He knew he'd most likely make more money if he changed breed, but his problem was: *to what effect?* He'd already got more than enough money, and to sacrifice '*the love of his life*' for more, which was relatively meaningless to him, didn't appeal too much.

In the end, and over a bottle of Scotch with a very good old and trusted friend, he came up with an 'elegant solution'. He'd go on farming with his 'good ol' gals' for another 5-6 years, then he'd retire from dairy farming. This got people off his back and also gave him time to enact his 'secret' plan: finding good homes for his 'gals' and not to have to send them to the knackers yard. In practice, this all came to bear, and the twist to the tale; his now 'rare' Ayrshire-breed milk became sort-after due to its superior cheese-making qualities, so he then got a premium price for it, whereas the price for the common stuff from the black & white 'milk factory' cows diminished due to large, powerful buyer squeeze.

^{&#}x27; Now ain't that a funny thing?', as L might have said, with the faintest of grins.