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Building the Cooperative and Mutual Enterprise Infrastructure of Tomorrow

Anatomy of the Machine That Owns Itself

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Introduction: A Machine for Owning Itself TogetherIntroduction: A Machine for Owning Itself Together

Every market has a corner where the customer, the worker, the saver, the policyholder and the tenant are the same people as the owners, and the machine that holds that corner together is the one these pages take apart. A cooperative is not a sentiment; it is a legal charter that admits members by a bond anyone can read, votes them one apiece regardless of the size of their share, prices its loans and its cover and its flour inside the circle of its own members, returns its surplus to the people who created it by using it, submits to an audit union its members did not choose but cannot escape, federates upward into a wholesale that belongs to the societies that own it, governs itself at a general meeting where the smallest member may question the largest, is taught to exist by an agency whose course begins with a folded chair, and houses its members and employs its own workers in enterprises whose deed ends with the word together. Ten organs, one machine: the cooperative register that holds the charters, the common bond desk that argues who may join, the savings and credit desk that prices money inside the bond, the mutual insurance society that pools its members' risks, the dividend desk that returns the surplus by use and not by share, the audit union that reads every society's books, the apex federation that buys for the societies as one, the governance desk that keeps the meeting honest, the development agency that teaches the craft and funds the beginnings, and the mutual housing and work desk that turns the bond into addresses and pay packets. No real nation, movement, society or brand is named anywhere in this book; the country is a composite, its societies are invented, and every number in it is a figure kept for teaching.

The chapters thread a single week. In it, a harbour credit union argued the wording of its bond on the Monday, priced a loan inside that bond on the Tuesday, was caught by the audit union declaring a dividend wrongly on the Wednesday, expelled and then reinstated a member by appeal on the Thursday, held the general meeting that voted the surplus and elected the committee on the Friday, and watched a two-member start-up open its doors under the development agency's window on the Saturday. A reader who suspects cooperation is only sentiment should begin at the audit chapter, since a movement that audits its own societies harder than a company audits its rivals has stopped being a sentiment. A reader who suspects the general meeting is a ritual should begin at the governance chapter, since the ritual is

the hour in which the whole machine either renews itself or quietly dies. And a reader wanting the whole machine should follow the organs in the week's own order, ten chapters, one after another, every one cut to the same sixteen rooms, so that entering the book anywhere still lands the walker at the Saturday doorway.

A Last Word: The General Meeting

The machine lives in one hour of one afternoon. The surplus is read aloud, questioned from the floor, voted down or confirmed, and then divided among the people who created it by using what they own. A member with one share may make the treasurer re-read a figure, and the treasurer must. A society that holds that hour honestly, every year, in a hall it can barely fill, has bought itself the one thing no charter can print: the members' belief that the society is still theirs. This last word returns to that hall on the week's Friday, after the appeal, after the corrected dividend, with the treasurer's sheet still warm from the audit.

Chapter 1: The Cooperative Register — The Charter Written by Its Own MembersChapter 1: The Cooperative Register — The Charter Written by Its Own Members

The Keepers of the Cooperative Register

The register keeps itself deliberately slow. At its head sits the cooperative registrar, Idris, appointed for a term long enough to outlast any cabinet, whose signature stands beneath every admitted charter and beneath every dissolution notice, and whose real power is the power to insist that a society's founding document be argued in front of him before it is filed. Beneath the registrar, four keepers hold the register's four corners. The charters keeper owns the founding documents: every society's rules, in the exact wording its members voted, filed with every amendment beside the original so the reader can watch a society grow honest or drift. The rolls keeper owns the membership books, the count of members each society must publish yearly, since a cooperative that forgets how many owners it has is a cooperative that has already stopped being one. The seal keeper owns the certificates themselves, the single printed page that makes a society a legal person able to sign, sue and be sued, printed in the register's own type so no forger can buy the paper at a stationer's. The filings keeper owns the trail: annual returns, committee lists, auditors' reports and dissolution papers, shelved in one continuous line from the register's first society to its newest. Their shared discipline never varies; a register is only strong if its newest refusal is published, reasoned and dated.

The Cooperative Register's Field Guide: Reading the Charter Hall

Walk into the register's building the way a founding committee walks in, seven nervous people holding a drafted charter and a list of two hundred names. The ground floor is the public shelf, where every society's rules may be read by anyone for nothing, because the first product of the register is not a certificate but a reading public. The second floor is the examinations room, where a drafted charter is read aloud clause by clause and the bond is argued until the arguing is finished; the room's clock is famously loud, because the register believes a bond argued under a ticking clock is a bond argued in sentences rather than in feelings. The third floor is the seal room, where the certificates are printed and signed, and where the register's one ceremony happens: no robes, no speeches, only the registrar's signature, the committee's four

signatures, and the date. The top floor is the archive of dissolved societies, kept with the same care as the living roll, because a register that hides its dead teaches its living members nothing about how cooperatives end. The guide's rule is the register's motto in miniature: a charter hall that cannot show its refusals and its graves is not a register, it is a trophy case with a filing problem.

The Cooperative Register's Procedure: Admitting One Charter

Take a founding committee at the start, and follow its charter through the machinery. The drafted rules are filed with the register in the society's own words, and the first reading is administrative: the filings clerk checks the signatures against the membership list, the list against the bond, and the bond against the society's stated purpose, since a harbour credit union whose bond admits accountants three hundred miles inland has not stated a bond at all. The second reading belongs to the charters keeper, who reads the rules aloud in the examinations room with the committee present and asks the two questions the register asks of every founding document: who may join, and how may they be expelled. The third reading is argued before the registrar himself, in public, at which the bond is tested against the register's plainest standard, that a stranger reading the charter must be able to tell, without asking anyone, whether he is inside the circle or outside it. If the charter passes, the society receives a provisional certificate and six months to hold its first general meeting, file its first return and show the register a working committee; if it does not, the provisional certificate dies on its printed date and the society is never counted. Only then is the seal set, and the charter joins the public shelf, and the society enters the roll.

The Cooperative Register's Arithmetic: The Cost of the Common Bond

The register keeps about eleven thousand living societies on its roll in an ordinary year, and the numbers around that figure teach better than any sermon. Admission costs the fee of a family dinner, deliberately, because a register that prices the poor out of cooperating has failed before the first meeting is called. The yearly return is shorter than a tax form and read, in full, by the rolls keeper's office. Perhaps two hundred societies are admitted in a good year and perhaps a hundred and forty dissolve, and the register publishes both counts side by side, refusing to treat a death as a failure or a birth as a triumph, since a movement that hides either number has started to lie to itself about the health of the whole. The register's own budget is a

rounding error beside the deposits its societies hold, which is the machine's proudest arithmetic: the machinery of honest cooperation costs each society, per year, less than a single member's dividend on a modest season. The full-time keepers number a few dozen, the part-time examiners a hundred, and the register could not pass a thousand charters a year even if it tried, which is the point; the register is sized so that every charter must still be read by a human being who is paid to be unimpressed.

The Cooperative Register's Futures

The register changes the way charters change, slowly and in public. The paper roll has become a dual record, a printed page for the society to frame and an entry in the register's comparing service, where any member may set his society's current rules beside the model charter the development agency teaches and see, clause by clause, where his committee has wandered. The examination will not be automated; the register has been offered systems that would read a charter and score it, and has refused them in a published note whose closing sentence the keepers recite to visitors: a machine can find the missing clause, but only a keeper can hear the bond that is being bent. The archive of dissolved societies is being indexed so a failing committee can read how a hundred societies ended, and the register's future, as the keepers describe it at their own audits, is mostly a matter of refusing things: faster admission, cheaper examination, quieter dissolution, and any proposal that would move the register's refusals out of the public shelf and into a drawer.

Doctrine Card: The Common Bond

The register's doctrine card is printed on the wall of the examinations room, and its sentence is the one every founding committee memorises before the first reading. A society admits whom its bond names, expels whom its bond names, and files the bond where any stranger may read it; whatever the bond does not say, the society may not do. The card's second line is the register's quietest rule: the bond is argued once, at the founding, and never renegotiated by a committee at midnight, because a circle redrawn in the dark is no longer the circle the members joined.

The Cooperative Register's Week: Idris's Ledger

The week's ledger is Idris's own longhand, and Monday begins it. The harbour credit union's committee files its bond amendment in the morning: a single clause that would keep the society's retired members inside the circle wherever they live, written for one porter in particular who has moved inland

and does not intend to be moved out of the membership his winters built. The ledger records that the clause survived its argument at the common bond desk that same morning, before it ever reached the register's shelf. Tuesday, the first reading: the committee's signatures check, the amendment's wording checks against the founding charter, and the ledger notes the porter himself, present at the rail, watching his own membership being argued. Wednesday, the examination, at which the committee answers the register's plainest question, whether a stranger reading the amended bond could still tell who is inside it, and the ledger's entry is the register's favourite kind, a clean pass with the arguing on the record. Thursday, the amendment is sealed and published beside the founding charter, and the ledger records the date the register will be watching, the general meeting whose members must ratify what their committee has argued. Friday, the weekly count: three charters admitted, one dissolved, one refused, the refusal published with its reason, a society of taxi owners whose bond named no taxi drivers at all. Saturday, the ledger rests, which Idris records as a duty, since a register that cannot stop for a weekend has begun to think it is the movement rather than the machinery.

Monday Morning: The Cooperative Register's Discipline

The register's morning begins with the shelf. The filings keeper reads the week's new papers against the shelf's rules, the rolls keeper reads the weekend's membership counts, and the two lists are cross-checked before the doors open, because a society whose return and whose roll disagree has already taught the register something. At nine the refusals of the previous week are placed on the public shelf, reasons attached, without commentary. At ten the examinations begin, and the loud clock starts. The discipline the keepers repeat to their trainees is a single sentence with the weight of the whole house: the register does not protect cooperatives, it protects the meaning of the word, and a society that cannot survive the meaning was never owed the name.

Teaching Exercise: The Charter's First Page

Trainee examiners are given a copy of a real refused charter with the refusal reason removed, and an hour. The charter's bond says only members, and the purpose says services, and the whole first page is in the warmest general prose a founding committee ever wrote. The trainee's task is to find the three questions the page cannot answer: who may join, how they may leave, and what happens to the money if the society dies. The exercise's lesson is the register's whole craft in one hour: the difference between a charter that reads

beautifully and a charter that answers, and the discovery, which every trainee makes alone, that the beautiful page is the dangerous one.

The Interlock: The Cooperative Register and the Nine

The register does not stand alone, and its week touches all nine of the machine's other organs. The bond the register admits is the bond the common bond desk will defend in the expulsions of later years, so the examination's argued wording becomes the court's written evidence. The savings and credit desk prices loans only to societies whose charters the register has sealed, and refuses the unsealed without appeal. The dividend desk divides surpluses according to the use rules the charter's filing determines, and the audit union certifies returns only in the form the register's filings keeper invented. The apex federation buys for societies whose certificates are current, the governance desk convenes meetings whose minutes the register reads, and the development agency teaches the model charter from which every filed document starts. The mutual housing and work desk writes leases and employment terms that inherit the bond's circle, and the ten organs close their circle at the register, where every cooperative's proof of being one has always lain.

The Cooperative Register's Treaties: The Register and the Company's Certificate

The register has signed its borders with the neighbours, and the treaties are published. With the companies' register the treaty came first and reads plainest of all: a cooperative is not a company, and though both may sign, sue and be sued, the company votes by shares and the cooperative votes by members, so the two documents may never be issued by the same office or printed on the same paper, and a society that wishes to become a company must dissolve first, in public, and begin again. With the banking supervisor the treaty governs the credit unions: the licence is the supervisor's, the charter is the register's, and neither office ever questions the other's sentence in public, whatever they may argue across a table. With the agricultural department the treaty is oldest and warmest: the farm supply societies are the register's people, but their agronomy, their seed and their fertilizer belong to the department's own officers, and the register has never once, in the treaty's long life, been tempted to advise a farmer on his soil. With the competition authority the treaty covers the exemption: cooperatives may agree prices among their own members where the charter permits, and the authority polices the outer wall while the register polices the inner circle, and the two

offices meet yearly to compare notes.

The Cooperative Register's Case File: The Bond That Was Too Wide

The register's teaching case is the harbour society of the fish market, and the file is the most read in the public shelf. A founding committee of market porters wrote a bond of admirable warmth, the workers of the market, their families, and all who wish the market well, and the examining room argued it through two sittings. The committee's case was generous: the market's drivers, its cleaners, its weekend sellers were all, in the widest sense, the market's well-wishers. The register's answer was the case file's first sentence: a circle that includes everyone includes no one, and a bond that cannot be broken cannot be defended. The committee retired, redrafted, and returned with the porters, the stallholders, the market's permanent cleaners and the members' households, argued line by line, and the charter passed on the same afternoon, with the refused draft filed beside it by the committee's own request, which the register printed with the case as its final teaching line: the warmth survived the argument, and it survived because it was narrowed.

The Cooperative Register's Dusk Note

At dusk the register asks itself the question the keepers write on the week's last page. The refusals are published, the certificates are sealed, the roll is counted, and still the register asks whether it has this year protected the meaning of the word or merely its own signature, and the answer is written honestly in the ledger's closing line. Some years the line says yes and means it, and some years it says the shelf grew heavy, and the dusk question exists precisely so the second answer can never be written comfortably.

The Cooperative Register's Objections Answered

The register hears two objections, and answers them in print. From the founding committees: the examination is slow, the bond is intrusive, and the register's three readings take a season a committee could spend opening its doors. The register's answer is the refusals shelf: every published refusal was once a committee in a hurry, and the season the examination costs is the season in which a badly drawn circle is caught while the founding members can still fix it. From the company lawyers: a cooperative is a firm like any other, and should file in the commercial registry like any other, with the same forms and the same silence. The register's answer is the charter hall's motto: the company's certificate records what its owners own, and the cooperative's

charter records who its owners are, and any state that cannot tell those two sentences apart should not be trusted to print either of them.

The Cooperative Register's Season: The Year of the Rewritten Charters

Every register has one season its keepers still describe as the year the shelf grew honest. The development agency published a model charter, and rather than compel adoption the register offered a comparing service, a printed page beside a printed page, and let each society's members read the difference between their own rules and the model at their own general meetings. That year about a thousand societies rewrote something: most narrowed a bond, some widened one honestly, a few discovered their committees had been elected by rules the charter did not contain. The register admitted no new societies faster and dissolved no old ones slower; it simply made comparison possible, and the movement, given the pages side by side, did the rest, which the register's season report called the quietest form of authority the house possesses.

The Register's Second Reading: What the Certificate Is For

The certificate on the committee's wall is a pretty page, and the register knows how easily pretty pages become the point. The second reading of the register's own work is therefore the keepers' closing habit: at each audit they ask what the certificate is for, and the answer they require is never the seal, the signature or the frame. The certificate exists so that a member with one share, standing at a general meeting with the charter in his hand, can make a treasurer re-read a figure and be obeyed, and everything the register does, the loud clock, the three readings, the refused drafts on the public shelf, exists to keep that moment possible. A register that forgets this can still admit charters and print certificates for a generation, and the machine's own history, the keepers write, is the story of how pretty pages quietly replaced argued bonds, and how the arguing was won back, one examination room at a time.

ABOUT THE AUTHOR

The author takes apart the quiet machines that carry a country's daily life, naming their organs one by one until the reader can point at a fault instead of shrugging at a system. The companion volumes of this series have opened the machinery that governs, feeds, trades, polices, heals, remembers, defends, welcomes and mourns; the present book turns to the machine that owns itself, and to the craft of the register keepers, bond keepers, credit keepers, pool keepers, patronage keepers, audit keepers, wholesale keepers, meeting keepers, teaching keepers and tenure keepers who stand between a member and his own ownership, one honestly argued season at a time.