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JWM, SECOND TALK, *6/22/74 Economics, Elders report.

(tells two jokes,)

Now, for the next two hours I'm going to bore you, talking about Economics. Last

year, a year ago, I took a trip. And, by the way, if that ~~was~~ was on tape,

destroy it. Men get in trouble when things are taped. A year ago, on the trip,

I was interested, more than anything else, (not this time) in discovering what the

clue to glue is. ~~Excuse Crocker~~ Excuse Crocker, he's always whispering. I never

gave my speech on that, and I'm not going to give it now. But, only not long

before I went on this one did some things come ~~back~~ alive for me. I would have

used other language, then. The key to global glue, ~~the~~ glue of the movement, the

key to it is irrationality. And, then, the word I use next is commonality. Now,

I'd like to use the word rationality, only you can see, from what I'm going to do

next that that's not quite the word. The third one is transrationality. And that

came to us just a few months ago, but, the way I talked to it before, is absolute

intensification of mission. ^{By} Irrationality, I mean the kind of reasoning that ~~the~~

takes place whenever the fountainhead that is irrationality has been visited.

By rationality, I mean, in the broadest sense, culture. Reason is Culture. Reason in its biteable form is civilization, is culture. Now Transrationality is out culturing culture and is executed only by those who have visited the profound depths of the nether-world which is the realm of the absurd. The realm of the irrational. This is what you mean when you say that every radical revolution in history has always been an issue ~~next~~ out of the recovery of the other world. You and I must out-rational the hard headedest rationalist, having grasped that there is no reason upon which to stand, having visited the irrational, beyond the rational, you become intensified rationality. I think that global glue first has to do with the irrational. _____ (tape error) global glue for a profound revolutionary movement. I want to get that clear. You think of characters overseas like Fishel. He's as wild as a mountain goat. You think of Wally Baker, he's up so tight and he's been up so tight ever since he's three months old, that he looks more like a firecracker than I do. Shall I name you the rest of them. Ed Shinn, comes to my mind. Frequently. Raymond comes to my mind. He's a kook. A fine kook. I happen to like that kook. But the thing that intrigues me that you could

not hold a group of people together if you were not related to that which ~~goes~~ is over and beyond any rationality. Do you hear what I say? I can put that in theological language. If you are not ~~real~~ related to the mystery, or to God, as a group, you do not have glue. That's where I would want to begin. And the second one, of course is commonality. Commonality. This is a superficial rationality, but very important rationality. And the third is the trans-rational.

As a matter of a fact, when, I've been thinking about this, if you'll ~~re~~repeat those three things in ~~the~~ your mind, in terms of talking about the practicalization of the spirit movement, or of globality, I mentioned the other day. You're going to talk about glue, that which holds you together, these triangles tell you what you have to do. And, we ought to give several speeches up here, ~~and~~ symbols, and images, and ~~the~~ styles. You do these, you've got the glue. Now, right in the midst of this, or the manifestation of this is, to me, just fanatical mission. And I am in no wise ashamed of the word fanatical, here. Fanatical mission. That's what I mean by transrationality, there. I'm not yet capable of ~~saying~~ saying everything I know ~~it~~ needs to be said here, to be sure, but ~~with~~ if each one of these, these

items must be there or you do not have glue. Just period. my ears, now, are

so attuned, when I even hear, a thousand miles away, somebody mentioning, however inadvertently, something that is not GLOBAL commonality, then, inside me something says, "Watch, watch, watch" This only happens when you have watchmen who are on the tower at every moment. This is why you must say, every night, before you go to bed, "Going areal is going Global" Going areal is going glöbal. When I was away, the most shocking thing I got from back here was some kind of a brochure and it had my picture in it. NOW, whoever did that was stupid. Just period. NO piosity here. If you want to really get rid of the piosity, suppose I say to you that all this nonsense about being ~~xxxx~~nobody is a great big colossal joke. That I've discovered how to be somebody by pretending ~~x~~ not to be somebody. Did you get that? What I'm talking about is not piosity, but hard-headed revolutionary strategy. The reason why George McCloud's outfit is no longer there is because George McCloud became a symbol of it. Do you hear what I say? No piosity here, just hard-headed tactical thinking. NOW if anybody else wants their picture on some brochure here, you feel very free to go get it, but you

God-damned well keep mine off. And there isn't any ~~par~~icious talk in that. In that same brochure, it happened to say, (what's that word, Crocker, Izzzz can't remember) (We are doing what?) No, no, it was on centralization. Was it? It was a word that meant ~~w~~ we were decentralizing. And that we were going on these global (you talked on it, last night) these global centrums. This global~~k~~ centru

Is there anyone in the room who isn't bright enough to understand that these centrums ~~are~~ across the world is not de centralization, it is intense Centralization. Now you stop and think, for one moment. I mean/^{if} this is/^{not} global glue, what is global glue? It's centralization. Commonality, Commonality, Commonality

(x2) Within the framework of us as free and independent and unrepeatabe human beings live before the irrational. And, bracketed _____

I tell you, I think it was the lesser elder, in the early church, wasn't it, who said, "These Christians out-think, out live, out die anyone else." That's what I mean by transrationalization. We've got to out-think the most rational people. And, we've got to do it in these areas of finances, of polity and of Mission or vision. comprised of this. Now. I want to bore you. I saw. for

I hope, much less an amount of time than I ~~did/yesterday~~ think I'm gonna bore

you. And, I want to start (if somebody will pass out that first sheet), with

a picture of the finances that we operate with. Getting ready for '76, and

for September of this year, the people in ~~Order~~ Order Finance worked like, I

don't see any reason why they should have worked in order to bring Transrational

into the, what we call the Order Finances. And, you have a sheet, it's printed

on both sides, there's a roman numeral I on the first side and II on the other.

I'm really going to be dealing with II, if you'll ~~take~~ look at that, and forget

the complexity of the first. I want to see if I can very briefly point out the

way in which our monies are now organized, for the sake of commonness around the

globe. There is, first of all, what we call, a General Order Fund, which is

like an inclusive category under which all fiscal transactions can take place.

It's sort of like an umbrella. And this fund is made up of both what we call

accounts and, if you are an old-fashioned bookkeeper, like I am, it may help

you, in your mind, when you use that word "account" to think of a bank account.

The CPA's don't like that, but, that's all right, that'll help those of us who

are not experts. It's made up of both accounts and funds. Now, the funds are threefold, and there are two which are very much alike, and they are, #1, and #2, there. And, one of those funds is the trust fund. and the other one is the task, or missional fund. And, then, we have an illegitimate fund, I like to call it. But a very fine one. Called the Economic Intensification fund. You better write that out if you're taking notes, because it's too bad we ever called it that, EI. That's not EI fund, it's Economic Intensification Fund. I'll come back to those in a moment. But, I want to look at the accounts. The accounts are made up of a master account and that is the General Fund~~x~~ account. Now, every bit of fiscal transaction in the sense of money coming in to the order, or monies flowing out of the order is handled by that one account. This would please the CPA's, in fact they insisted upon it. However, you can see that this would mean that that fund takes care of the cash flow of these three funds. So, it includes the trust fund, the cash fund and the Economic Intensification fund, as far as there is any exchange of cash. It would be helpful, maybe if you would think of these as great big old oil tanks that store up certain things. the flow of into and out of goes through this. Funded this fund by...

and these are very simple. One is the centrum house fund. Now, you are very familiar with this, people work out, their money comes in there and then is redistributed in forms of stipends. And these first two accounts, this one, and the one next to it have the exciting capacity of accumulation. That is, more money comes into this fund ~~than~~ this account, not fund, than goes out. And, at the end of the year, this is wiped clean, and the monies that are there laid aside for these funds are put in these storage vats. That's how it has the power of cumulation. The next one is the religious house fund. There are 50 of those that flow through there. The monies that are earned flow into that account (account, not fund) it has the power of cumulation, where certain certain monies are laid aside for these two funds at the end of the year, that's wiped clean and the monies are stored in these reservoirs. Otherwise, these are simply circulating funds, circulating accounts, except these cumulate, ~~xx~~The cream is wiped off at the end of the year and it ~~is~~ starts circulating again. I'll come back to that in a little bit. Now, the third fund is called the ~~Order~~ ~~Account~~ Order account, Order Service Account. This is a pure revolving account. it

should never accumulate monies nor should it ever be deficit. In simple

language, this is the account where money is leant (is leant? yes, is leant)

to order families, like, every once in a while you get in some kind of difficulty

and, so, you borrow, and what makes it revolving, there is a structure set up

immediately, where so much is deducted from your stipend until that's paid back

into the fund. And these are always, or should always be very small. There

are only two people in the order that worry me much. Fred Buss, I figure it'll

be 92 before his is paid off, and Scott, 106. Outside of that, all the rest of

them are very low, and move very quickly and very easily. Now, ~~I~~ at the beginning of this last year, it took \$50,000 to prime this first pump. That is to

say, when you wiped it clean, you had to advance \$50,000 to get the wheels

going again in September. And, the next one, it took ~~\$100x~~ \$150,000 to prime

that pump, when you wiped it ~~like~~ clean. Now, by the end of the year, these

monies will have flowed in and out, paying back this \$50,000 and plus leaving

a cumulated amount which is deposited over ~~here~~ here. And, so, with this, at

the end of the year, this will be made back up with accumulated monies that would

be deposited when you wiped it clean and you start next year. The amount

of money that is involved in this account, at the present moment is around ~~\$2x~~

& \$150,000. As you order grows larger, this is going to have to go, or will

go larger, too, and I'll come back to that, in a little bit. Do any of you have

any questions relative to not understanding what I am saying, let me know, I'm

trying to make it as simple as I know how. Now, I want to go to the funds before

I come back and do a cash balance here. on this. The most important fund up here,

by far, is the trust fund. And, as most of you know, ~~the~~ it's made up of four

subsidiary trust funds, two of which are very important and two of which are not

so important. This is the annuity fund. which is not very important, these days,

and ~~actually~~ next is the health fund, which is extremely important, and the

third one is the educational fund, which is very, very, important, and the third

one has been called for years, the cultural fund, which is not so important. Let's

look at these. The annuity fund, some ten years ago, now was started to be sure

that when those of ~~us~~ grew old, we'd have some way to take care of us, see?

And, there was passion about that in the order, ten years ago. Now, it is becoming

a colossal joke. Now, you take Lyn, she's growing older every day. Why are you

doing that, she's a woman, you're supposed to stand up for them. Anyway, what

are we going to do? well, in terms of annuity, we don't need nothing, we need

our stipend, and probably ^{if} some of you would get Lyn her Vodka, /~~we/could/get/it/~~

you could even cut that out. And, I know, you all think its me! Not only that,

but, if you would decide, ~~12~~ 13 quarters before I'm 65 and that means, you've got

to start this fall, if you would decide to pay me from \$12,00 to 20,000 a year,

which you could just stand there with a .45 and be sure I signed it right back

to you, when I am 65, I would earn \$750 every month. That's more that I have

earned for years. Isn't that shocking? Not only that, but in every other country

probably, I think without exception, there is some kind of a regulation if not

that good, like untp it. That is the old ones around here haven't got anything

at all to be concerned about, whatsoever. So, ~~xxx~~ that this isn't needed, like

we needed it before, and the amount we continue to put into it, I think we ought

to keep this, just ~~xxx~~ in case the future is different than the way it looks,

like it's going to be. But, we could put in very little there. This next fund,

aiyiyiyi, when we started this, some, I don't know, ten years or so ago, we laid

aside \$19.00 per family unit every month. Now, it's up to \$42. and not only that it's going to have to go higher, because, within months, I thought it might be done by the time I got back, the Guardians who are insurance brokers are going to come together and re-look at our whole situation and upgrade it in certain areas, plus the fact that if dentistry has not already been included, Has it yet? Then, let's just say, by the beginning of this fall quarter, it's done. Just period. That _____ -That's going to bring this up to at least \$50 per family unit, is it Lyn?, Oh, I forget it. You'll see it's close enough, you can find out from her, later. Now, that is absolutely ~~vital~~ vital. The funds I'm talking about now have to do with everybody who is a part of our order in whatever country and is not conditioned in any way whatsoever on how long they've been a part of this. Do you get this. Now, and I'll come back and talk ~~at~~ a little more about this. Let's go to the education. Originally, this was a broad category. Now, it is narrowed down to mean the education of our children. You can understand the cruciality of this trust fund is to enable anybody who became a part of our order to give up all the

anxieties relative to the economic. So that they could transpose those anxieties where they belong, ~~not into~~ that is ~~in~~ into doing something in history.

Anybody who is a part of our order has absolutely no worry about the education of their children. That's crucial for me. And this goes for whosoever. Now, this, I think we're going to have to watch carefully and be sure that the money always is enough in there to do it. The cultural fund, you might even call it Adult education. This is for the general wellbeing of the order. I call these first ~~two~~ two categories the fundamental sustenance of the order and these last

last two fundamental development of the order. Just to bring a little more rationality into it. You will notice in the report, there, at this present time which was the first of March, this ~~ay~~ year, that's my latest figures, the amount of money there was \$1,000,000 + . ~~\$1,000~~ \$1,087,000+ Now everybody in this ~~room~~ room, that means, is a millionaire. All of us, all your life have ~~want~~ wanted to be millionaires, well, you are. And this is not some kind of a story, this is literally true. Commonality does wonders. It does wonders.

Let's go to
And we aren't through with that, at all. ~~Example~~ the next batch of funds, which is this box here, the cash funds. This is made up of four subsidiary

funds. One is called Mission, one is called Global house reserve. I don't know what it's called there, but it's there. I'll come back to it in a minute, and the third one is called Prior's travel, and the fourth is the councils.

~~xxxxxxx~~ Now, this first category, in some ways is the most important category. This is to just do our mission. For years, now you understand, every month, money has been ~~xxxxxxx~~ laid aside to do our mission.

I was going to talk on revolutionary finances. I won't do it, but I'm going to have to mention it. A revolutionary is always got to be out ahead of his finances. And somebody who is out ahead of his finances cannot depend on the establishment to do his program. If you were going to put on a program and then you had to go sell the establishment on it and ~~get~~ get the money to do that program, first, there wouldn't be any need for a revolutionary. We have to be in a position to go out beyond what we are capable, at a given moment, to collect, out of the establishment. Now, this is another way of saying that the order ecumenical is the bank of the Ecumenical Institute. Now, get that clear, the Order Ecumenical is the bank of the Ecumenical Institute.

For instance, I figure that ~~doing~~ ^{doing} ITI's, to get them off the ground, it costs us \$250,000, where they come from. The least the Ecumenical Institute

that money to do the program. LENS, ~~has~~ has cost us, to get it started

----- its fairly easy to understand, is it not? I thought maybe

we might make up one and take up some of those sub-categories, where

it would be simpler. ("Would you say again where you're relating the \$600,000

liability and the task fund?") That liability is ~~the~~ money the Order owes

to the Ecumenical Institute?") Okay, I gotta have my diagram up here.

Here is your master umbrella. There is a fund here called the task fund.

Then there is an account here that spends money. This account borrowed ~~from~~

from this fund \$600,000 and lent it to the ~~Ecumenical Institute~~ Ecumenical Institute

when And/the Ecumenical Institute pays back this account \$600,000 it will put

it back where it got it, which was out of this task fund. Do you see that?

"How is that ... is that the Ecumenical Institute liability?" Yes, ~~but~~ to

the account, but the account, then when it is paid back, owes that money to

the fund where it got it. "(inaudible comment)" Yea, its like if you could

do the same thing by cutting off the receivable of \$600,000 and cutting off the deficit. You'd get the same figure that way. But, in bookkeeping, you gotta have it this way. The Ecumenical Institute owes this fund this much money, this fund, has a liability against it of the same amount from this storehouse. "The Ecumenical Institute is not on the board" (the diagram)

No, the Ecumenical Institute is not on the board, I have not been dealing with that. It's like, you know, there's a cellar down here ~~xxx~~ that has a bushel of apples. I go down and get an apple and then I give it to you.

When ^{you} I give it back to me, if I am an honest man, I put it back in that cellar. (applause) Well, I don't know how those... did you ever notice we've got a covey of biddies back there in Order Finance? I don't know how those biddies feel, but Lyn, I should think that the blood and sweat that you gals put in to get this thing which I have laid out has been worth it as you've worked on it this spring, has it? (Inaudible comment) Now I'll ask you this tonight, out of my insecurity, ~~but~~ I'd just as leave ask you now, Did you understand (inaudible comment) did you follow? (etc).

Now, if somebody will hand out the other two sheets. And, ~~wh~~without doing what I just did, here, it would ~~have~~ have been impossible to do around the world what I am going to try to describe now. If you will ~~the~~ take the one called "Area budget" and turn it up, its on one side of ~~that~~ one that has something on both sides. What you're going to look at now, has been a long time in the making. Concretely, fifteen months ago, in England, they made the first of these kinds of charts. Last March, I shared with you these. When we got to Bombay, they redid what England did. When we got to Singapore they redid what Bombay did. When we got to Sidney, they redid what had been done up to now. The same thing happened in HongKong and Tokyo. Maybe you remember, a year ago, last March, you people redid this once again. On this trip, we started out with that. In Majuro, our first stop, they redid it. In Singapore, they redid it. In Sidney, they redid it, again. In Manila, they redid it again. In Hong Kong, they (I lie not) redid it again. In Tokyo, they redid it, still again, and in Hyderabad, ~~was~~ the last ~~place~~ place they redid it. By that time, Nairobi, Frankfurt, Paris, Brussels, and London

and the other places, roughly bought this. This does not mean that when they show up in September, they won't have further ideas. But what it does mean, after that amount of experience, that we are mighty close, to finding a way how we can commonize our finances in all of the religious houses around the globe. Now, you will notice that this is ~~built~~ built on a first of all, income and disbursements, and I ~~want~~ want to look at the disbursement first. And, the first categories, the disbursements had to do with the sustenance and the second one had to do with program. Now, that divides the expenditures in ~~the~~ terms of sustaining and in terms of programming the ones, in principle that are earned and the ones, in principle, that are solicited. And from henceforth, starting about this September, there will always be separate records. Kept distinct. Which will make that business of turning in against the legal person called the Ecumenical Institute in the globe of these monies. Now, there are 8 categories under sustenance. And these need to be kept simple. This is not the kind of a thing as is that some CPA would come and set up for you books for

These are just simple, rational categories. One has to do with family stipends. And, there are two forms of these, adult and youth. I want to come back to the youth in a little bit. And then the next, are the order funds, and, if you've already seen, there was task funds and trust funds. And, then, third is housing, and that has to do, with what we call, I think facility, and the operations of this facility. The last one is living cost, which had to do with food and care. Now, if you take that one in hand writing, and look at it, at the same time, over against this, you will see what, for two years, head-on, the effort has been. And that is, how in the midst of a world where there is such differences in standards of living, do you still have absolute commonality around the world relative to finances. Now, it's relatively obvious, that you're going to deal with that actual situation, and you aren't out in some dream world, the only way you are going to do that is through mathematical percentages. And, there's always real arbitrariness, in this, of course. But, you have to find something to anchor your percentages in, which gives you your

beginning point, which limits, as far as possible, ~~x~~ degrees of the arbitrariness.

You begin with an arbitrary decision. The beginning of the arbitrary decision, here is on the determined adult stipend. Now, to play a little game, different than you have on there, I'm gonna put these figures up.

Your stipend might be \$15.00 a month or \$30 or \$45, or \$60 or 75 or 90. (1,2,3,4,5,6) And, supposing you decide on one of these, then everything else that follows, flows from that decision. In principle, everything is absolutely scientific ~~far~~ from that point on. This sheet, in handwriting is an illustration of that. It has, beside it, on certain percentages of that, and also giving you the figure that would come to, in terms of the stipends that are up at the top, not the ones I put up there. They're what? 12, 18, 24, that type. But it doesn't matter what these are. Now, I exaggerated, ~~xxxx~~ here, I'll come back and show you that of course, there ~~is~~ is utter arbitrariness. But you're trying to cut this to a limit by getting a starting point. Now, also, this starting point has a certain

kind of objectivity to it. There is never anything to quarrel about as

to what your stipend ought to be. You remember that our stipend was

determined in what they called the poverty index. Now, our poverty is

symbolic. You're clear about that, even those of you who aren't fat look

pretty good. But that symbolism is crucial. Our stipend was decided

on the basis of where the poverty _____ No virtue in that, at all.

That gave you an external criteria. We've cut our stipends in North America

twice. As an old prior, let me warn you, its a hell of a lot easier to

raise stipends than it is to cut them. My God, I'm going to suggest in

September, we in North America cut our stipends. If this is the time

for you to leave the order, I've given you another fine reason to leave.

And what I want to do is give those who just die if they have to give

a nickel, a chance to get their 12 inch guns ready for September. I

usually sneak in the back door, on such occasions. However, because

there is differences in standard of ~~living~~ living, accross the world, that

poverty index is not adequate. So there has to be another criteria.

You have to divide the world into those which are ~~xx~~ relatively economic-
ally developed and those who are not economically developed. If you live in a developed nation, then the poverty index is your clue as to what your stipend should be. If you live in an underdeveloped country, you still have an objective criteria, and that is what the normal income of the people most likely to come into your house actually is. I remember in India, poor, dear people, they've been living for years on stipend of \$12 a month. You know that, don't you? \$12 a month. They saw this as a breath of fresh air. They were sure they could get that stipend up to \$15. And, so, they argued all night. Can you imagine arguing. I came back in the next morning, and smelled the argument. It was settled very easy. In the room there ~~was~~ was an Indian gentleman and his wife, and his mother, who was sitting there and had listened to this God-damned argument. Isay, come to the board, will you please write up here your monthly income? and your wife's added together. and, just, you know, there it was. There was no more discussion. That was the stipend for the people in India they are still going on, \$12

a month. And that means everybody who comes in the house has exactly ~~this~~ the same stipend. Well, no house ought ever decide its stipend.

First of all, it ought to be done on an area basis. And, in an area,

there could be differences. Those families down in Davao City and Cebu.

My God! Anyway, Manilla is sitting up there with relative luxury, You probably know

that Kaioshung and Taipei are in the same area that Davao City ~~is~~ and Cebu. They ~~w~~

we discovered when we went looking for money, that they had a bank of over \$2,000

And they were starving down at the other end of the area. Why it wasn't you know,

they were being mean. You just suggested ~~that~~ that they get money down there to them

and they did it immediately. However, when they came to do their stipend, it was

very very clear that you couldn't have the same stipend in Davao City that you had

to have in Manila. and you by far couldn't have it in ~~N~~ Taiwan, that you had in Davao.

But, you see, houses don't decide that, the whole area decides it. That is to say,

HongKong has and Taipei has stipend of \$48. a month but those priors of those houses

don't decid that. Only with Tony Elizondo down in Davao City at \$12 a month decides

~~xxxxxx~~ whe ther Hong Kong lives on \$48 or 36 or 20 . Now there's no trouble when

you have corporateness. They solved ~~that~~ easily. Tony and Nancy and the Prathers, They were delighted to live ~~on~~ \$12. Because even that is high. They would have been glad to live on even less. But that means everybody that comes in their house has the same stipend. and that's more ~~than~~ ^{those} most of ~~the~~ people ever had on the other side of room and board. We cannot go ~~in~~ there as flesh pigs. Nor can we allow what used to be called "rice Christians" Bishop Joshi paid us the greatest tribute, we ever had, when he said to me, "The reason why you're even still here in India, is that roughly speaking, you have lived like the rest of us." Now, the rest of us ~~obvious~~ly didn't mean the sweepers who get three rupees a day. They lived like the people who came into their houses. Now, this long diatribe is to say nothing else ~~than~~ there is never any reason to quarrel over stipend. First of all, when some mama ~~s~~ says, "My poor little children" forget her. Or, when somebody says "Oh, my this, this," Forget them. You've got your objective criteria. In the underdeveloped country, you live, stipend-wise, relative to the kind of people that ~~are~~ most likely to come ~~i~~ into ~~ayour~~ houses. And in a developed country, you work it ~~far~~ from the poverty ~~ix~~ index. Cost of living has ~~nothing~~ ~~nothing~~ to do with it. Now ~~it~~ does if you're going

to be living in the establishment. For a revolutionary, it doesn't have anything to do with it. Some ten years ago, we decided to live on 23¢ a meal. If we are still still not living on it, for God's sake don't tell me. Keep that secret from me.

You're lost whenever you allow some idiot loose in corporateness who takes the criteria of the established world by which he measures the situation. Now, in one sense, the most important thing I've said here, today, is this: One thing you can be sure of in the future, if there is ever an argument, there is something wrong.

For if these criteria are not objective enough, you get them. Now, nine times out of ten, as I experience our group, both here and abroad, you are not going to have an argument. But, when a jackass gets loose, you have got, some of you to lasso him. Or, these kind of economics, in which you to bring the whole globe together, are absolutely crucial. Now, once you decide that, that chart is a series of percentages relative to that decision, what your stipend is. Some of them blow up, in terms of a low stipend and a high, and some of the go down. Now, between now and September, where the work has to be done is to absolutely clean these percentages. I happen to believe, by now, they are in pretty good shape. That

doesn't mean they are right yet. But they are in pretty good shape. Now you

quickly look at this further. Your youth stipend is ~~not~~ right across the board, one third. Now, Lyn has disagreed ~~with~~ with me on this, ~~xxxxxx~~ months and months

and she may be right ago, and she has to speak out, =as the rest of you have to speak, of course. What

I would like, for the sake of global simplicity to get rid of this ^{scale} 3 months old, 6 months old 6 years old, and from the time the young people are through their university or on their own make a lifetime decision to be the order. Then from that time we treat them like any other adult. We give the same. Now, Lyn has got a point. Now, you will ~~remember~~ remember Lyn is a practical one, her nose has been closer to this than mine. She knows that there are certain people in the family, yes, our big family, who, if you gave them \$20 a month when the kid was young, or whatever you give them, the time you get to be twenty, they would have used up all of that money and not have enough, when you get older. Now, there are people like that, in the order, well, there are, well, I'll come back to that.

This is known as cannibalism. I'll talk about it now. We went to Australia, and for some years they have been laying aside money for their children. So, they

of the monies. I looked under the rug here, the couch, there, I could not find that money laid aside for the children. It became extremely clear that cannibalism had gone on, they had got hungry and eaten their children. You got that? they had eaten up their children. Not only that, cannibalism has gone further. I get to India and when they were starving over there, they wrote letters to uncles and aunts and grandfathers and borrowed the money. So Raymond, he calls, "Oh if we don't pay them back, we're in trouble." I ignored the first 20 times and then I said, (they needed about \$8,000) I said, well I'll go along with you if you send them 2,000. So, we sent them 2,000. and we went to look when I was in India for the accounting. and they said, on the sheet of liability "Grandfather, \$2,000 Aunt Susie \$700", and right down the list until it came to \$8,000. I could not find what happened to that \$2,000. I decided that cannibalism, they had eaten their mothers and their fathers and their grandmothers and their aunts and their uncles. When you get hungry, it's amazing what you will eat. If you're going to operate around the world, you've got to bring simplicity into these stipends is my point.

Now, these funds, are simple. Up to this moment, the houses overseas have not paid into these funds. As a matter of a fact, here in Chicago, we paid for those funds. Its like, everybody that was sent from North America to some other continent, we paid, we kept up their \$90 a month per person funds for their health, their children, their annuity, and whatever else in it. Now, every house overseas, this time on, is going to participate in those order funds, according to percentages, that have to do with what their stipend is.

The housing. Basic principle in housing is that we never pay a cent for any housing. What we are after is to get some agency in the establishment to give us housing free. Now, if you want to know what guidelines you've got for whether or not you get a house, that's your first guideline. We do not want, ever to pay anything for housing. Now, secondly, the rule of thumb it that this is figured out on is one we started out early with, doubled. Our early guideline was that we never paid over \$25 per family unit for housing per month. I have been persuaded that you probably got to make that \$25 per

head. If you are paying more than that, my guess is, that you are putting an extra burden, not only on yourselves, but on the whole order. The number of people that have to work out, is tragic. Now, this isn't the only problem for that, but when I think of some of the houses in this continent where priors went out and quickly bought a house and I could point to some, where they paid twice as much as what it was worth, then got another assignment, and dumped \$5 or \$600 a month rent on the next group of people that came in there, to where they had to have one or two people working out before they kept the rain off the roof, this is wicked. And its nonsensical. Now, surely, you have got to do what you have got to do. But you've got to have some kind of guideline. I suppose that with divine providence that Crocker lived over there in a slum on the other side of the river until God got around to persuading some group to give Crocker his house for nothing. But, far better you live in a slum for a year, until you get it than to rush out and get yourself saddled with something that's going to

his whole rent from the order in India for the second year. For the whole year India paid his rent, Sushila. One dollar a year. In operating cost, this is hard. Crocker cries about his operating cost. I think, rule of thumb, your operating cost ~~tax~~ ought to be one half of what you're paying for your facilities, unless you are getting your facilities free. That's a rule of thumb. Your food, this is crucial. One simple way to figure your food. ~~Ray~~ Roughly there are a hundred meals in a month. Not quite that many, but some people eat more than others. A hundred. And you charge someone \$15 per month for food, then obviously, they are paying 15¢ a meal. You just keep that in mind. If you charge \$25, ~~or~~ you are spending that. You have got to figure your food upon that kind of a basis. You've got to decide it. And it probably ought to be related to these stipends. I tell you, India, again, yes and Davao. They, you can guess what theirs is, by lookin at it there. You can see that they have to sweat, when they come down to the amount ~~they~~ of money that they spend on the food. However, you'd be delighted that they found no trouble at all in terms of these

percentages around the world. That's one advantage of turning this into absolute rationality. Now, your card, This is for the celebrations of your house and then to unique particularities of every house. Some house has to lay aside money to pay income taxes and so on. That's got to be figured into this. Now, I'ss try to stop here in a second. ~~The~~ Now, the program money has to be figured, and that's either at 25%, 50% ~~or~~ 75% ~~or~~ or 100% of the total sustenance budget of your particular house. Some houses can only work on 24. Tokyo immediately decided that they were going to work on 100. And some of the could work on 200%. For the time being, God only knows how long. Those houses are going to have to earn both their program money and their sustenance money. This they keep track of, though. Now, when you figure on 25, 50 or 100% of your

(End of tape)