Dear Friends

The two (emphasise two!) questions concerning 'money creation' and 'money use' seems to me to be a tussle between two value systems (see below). The dividing point between the two value systems is the central morality question: "Are we here to help one another or to exploit one another?" It may be that our fears overcome our morality, so that we follow the path of exploitation, but (and it's a big BUT!) we should not use our boundless powers of self-deception to avoid knowing that fact. To help folk along, I'm appending a values game and then an essay about our needs: please feel fully encouraged to use/copy these materials to others. Your Friend in peace - **Dr John Courtneidge**

What Are Our Values? - A Checklist

Here, in no particular order, is a set of opposites. Would you care to use a highlighter and choose your values?

Human race	or	Rat race
Chance	or	Community Chest
The needs of money	or	The needs of the planet
Lottery	or	Predictability
Communication	or	Secrecy
Wealth	or	Health
Wealth	or	Money
Learn	or	Earn
Money	or	People
A Shared World	or	A Selfish World
The Needs of People	or	The Needs of Money
Public Need	or	Selfish Greed
Thank-you	or	Stuff you
Peace	or	Conflict
Loved	or	Rejected
Bullied	or	Loved
Good	or	Bad
God	or	Evil
Pure	or	Polluted
Fear	or	Security
My Children	or	Our Children
Safe	or	Threatened
Drab	or	Colourful
Нарру	or	Sad
Broken	or	Whole
Friends	or	Alone

Fullfilled

or

Bored

Loneliness or Togetherliness

Co-operation Conflict or Art Ephemera or Science Superstition or Education Ignorance or Truth Deception or Education or Training Long-lived Short-lived or Unity Variety or Unity Harmony or Only one Every-one or Social Anti-social or Our house My house or I want We need or

You, me or Us

Community or Competition

Some-times, pairings aren't true opposites! Here's a more difficult list:

Them or Us
Ruler or Ruled
User or Used

Employer or Employed Black or White Man or Woman

In or Out
Dark or Light
Fish or Chips
Bread or Butter

Rich

Mum Dad or Boy Girl or Cat Dog or Sharing Caring or Private **Public** or Your mum or My mum

I hope that you've valued this exercise: please feel free to make copies for others).

or

Poor

If you have any comments or ideas for further action, do, please, write:: **John Courtneidge** >a href="mailto:scoop