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Ecological economics and The Cosmic Bank

Joshua Nash

Postdoctoral Research Fellow, Discipline of Linguistics, University of New England,
Armidale NSW 2351, Australia, joshua.nash@une.edu.au

Abstract

This essay is about exchange. It places a personal theoretical understanding of economics—the branch of knowledge concerned with the production, consumption, and transfer of wealth—into the practical context of developing the garden on a rental property in Armidale, New South Wales, Australia. The theory of improving this small plot of land for a single family and those who come after is presented. An unconventional theory of economics dubbed *The Cosmic Bank* (TCB) is put forward using examples of the continuation of healthy human-nature-culture relationships, creating community connections, and the expansion and sharing of the benefit from an evolving family home. Accessing free and publicly available resources beneficial to gardening and urban land development, e.g. manure, cardboard, autumn leaves, coffee grounds, and composting materials, is put forward as a crucial element in increasing carbon loading when establishing garden beds and moving towards self sufficiency in food production. These elements are essential components for creating community connectedness and belonging through natural and cultural forms of exchange. The position taken is that beautifying one's living environment, whether owned or rented, is a means of reconciling contemporary questions relating to lifestyle, health, wealth generation, sustainability, and links to community and nature. A resolution is posed relating apparently contradictory aspects of time, effort, the fixation on wealth accumulation, belongingness, and the role in self-partner-nature-society dealings and interactions. This resolve aims to reach a synthesis between ecological conceptions of economics and The Cosmic Bank.

Keywords: Australia, economics and exchange, organic gardening, permaculture, urban farming

People don't like seeing their own waste.

Nick Oxley, owner of Goldfish Bowl Café, Armidale (personal communication, 11 September 2015)

Throughout my life I have owned a ute and trailer to sustain my requirement for collecting organic matter and for gleaning all manner of other useful building and gardening materials. Have ute and chainsaw, will travel. It is amazing how much organic

waste is sitting in our communities waiting to be recycled. Even now, despite our improved knowledge and understanding of the urgency of environmental action, all local governments in Australia report upwards of 30% organic waste in their rubbish tips, sometimes more than 40%. (Marshall 2011: 104)

We live in a faeco-phobic society.

Leigh Davison, Dharmananda intentional community, The Channon, New South Wales (personal communication, 7 October 2014)

Creating community at home

At the outset it is important to signpost that regardless of the position I take in this paper, I am a consumer in post-industrial Australia. I was born into and schooled in a world of consumption over production, convenience over ecological awareness, and a sense of entitlement over sobriety. I say this in light of the fact that my family of origin encouraged me to turn off lights, not waste food, take short showers, ride my bike instead of driving, and not take more than required, whatever this may mean. As a tall, middle class, native English speaking, Caucasian male with Australian and European citizenships, I am possibly a member of one of the least marginalised groups on the planet. This lack of marginalisation exists in parallel with a degree of privilege I enjoy through access to financial and intellectual resources. My academic autonomy and scholastic freedom continue; I am a Postdoctoral Research Fellow with no teaching engagements and am affiliated with an Australian university.

I am most definitely not an economist. I have not taken a single course in economics at school or university level. Still, I believe I can say I am self-taught in several of the subtleties of economics, inspired by works like E. F. Schumacher's *Small is Beautiful*. Like Schumacher's bemusement while standing in London watching a biscuit truck disappear to Manchester to deliver biscuits at the same time as observing a biscuit truck arrive from Manchester with similar biscuits of a different brand, I am amazed that in Australia I am able to buy prawns from China (Figure 1), barbeques made in Vietnam (Figure 2), and lemons shipped in from the USA when all these products can be caught, manufactured, and grown in Australia.



Figure 1 – Cardboard packaging of frozen shrimp from China found in Armidale (photo: the author 2015)



Figure 2 – Cardboard packaging for seat cushions for chain store Barbeques Galore made in Vietnam found in Armidale (photo: the author 2015)

I do not intend to take the moral highground by claiming that through temporal, pecuniary, and conceptual means I am in a better position than others to pursue a more sustainable life in a small city in rural Australia. I simply wish to present elements of personal long-term thinking about natural, friendship-focused systems of non-monetary exchange in relation to living what I consider to be a more grounded and connected human life (Figure 3). This style of living is based in consuming as few resources as possible at the same time as accessing different free and publicly accessible resources from our urban landscapes. In many ways, I am putting practice

into theory: personal contemplations and actions into an individual and hopefully well-received broader and multidisciplinary academic context.



Figure 3 – Goldfish Bowl Café proprietor Nick Oxley watering compost with the author at 186 Jessie Street, Armidale (photo: July 2015)

It may appear what I claim is something unique or modern. On the contrary, simple living and connection with community are as old as human settlements themselves. Where a life dependent on social and natural cycles is commonly borne out of there existing no alternative for our lifestyle choices, I propose how choice can influence the action of the smallest scale intentional community, a single nuclear family, as a unit who chooses a specific lifestyle choice of low consumption over other more consumptive lifestyles. While the post World War II middle class nuclear family can be seen as the building block of modern Western suburbia and has rightly or wrongly been given a fair amount of blame for contributing to the high infrastructural costs and high resource usage of living the dream in McMansion-esque locales, the nuclear family does not need to be an isolated or selfish entity. I do not believe suburbia is necessarily in and of itself an environmental problem; it is more what and how those of us who live in suburbia, as I do with my family, choose to engage with our neighbours. The etymology of ‘neighbour’ is from Old English *nēahgebūr*, from *nēah* ‘nigh, near’ + *gebūr* ‘inhabitant, peasant, farmer’, with the noun forming suffix ‘-hood’

denoting a collection or group. 'Neighbourhood' is then a group of near inhabitants. Shouldn't 'near inhabitants' be more than those who merely 'inhabit near one another'?

Although working parents with children who are mostly encouraged by the mainstream media to become streamlined consumers, as I was, do often create a life where political and familial choices do not fall very far beyond the boundaries of their properties, the nuclear family can also be an effective precipitate for environmental and personal change. The ecological and economic impact of our lives goes well beyond our own or (un)owned properties. We can make changes on the premises we inhabit, which can have marked effects on the way we interact with the world and have an impact far beyond the confines of our domicile. These actions comprise one element of how I define ecological economics in practice.

It is the awareness and the ability to make choices which I believe distinguish some of my family's decisions to live a cheaper and more sustainable life. Although my salary could allow a lifestyle based in conspicuous consumption and accumulation of wealth, we have chosen to believe that the Joneses, which according to a dictionary definition means 'a person's neighbours or social equals,' do not exist or that we have decided to create a different group of Joneses or be our own Joneses. What we have found is that not comparing yourself to others leads to more personal peace, less emphasis on accruing things, more sharing of produce, time, and local knowledge, and a greater sense of community with those around.

The Cosmic Bank in Armidale

I moved into a house with partner and then 14-month-old daughter in the South Hill area of Armidale, New South Wales, Australia in October 2014. Since arriving, we have accessed publicly available resources beneficial to gardening and to developing our property. All of these have been and continue to be available for free. In an industrialised society like Australia where transport, hospitality, and retail production and consumption prevail at the heart of a free market economy, there are incidental products of these processes which are not necessarily intended to be but are readily and perpetually available and gratis. The willing gardener merely has to access these products. In fact, accessing such supplies is in a less direct way not only beneficial to but essential for the very existence and continuation of the economic systems of which we are a part. This system needs people who avail the freebies of the system, lest the

system as we know it would not function. Why does the system need people like me and other permaculturalists who live off the urban land? It is most likely because without people accessing these complimentary resources, there would be too many wasted coffee grounds, too much cardboard, too much manure, or perhaps too many people who were not toeing the party line. Our system needs some rebels, right?

The Cosmic Bank (TCB) concept has developed out of many years of introspection, self-study of numerous facets of politics and economics, especially those concerned with environmental issues, a healthy scepticism toward the wasteful nature of contemporary societies all over the world, and living in close proximity to nature. TCB is based in two major assumptions: 1. There is enough for every human, because there is enough for everything else in nature; 2. When we are born we are all availed a certain amount or number of wealth, health, and talents, some of which can be cashed in at TCB, with the outcome being withdrawn ready money. For example, if you know French and can teach it, you have a skill which can be converted to monetary gain. If you can play guitar and busk, you can go down to the Beardy Street Mall in Armidale and convert the pop songs you know into cold hard cash.

Still, TCB is not merely about money. It is better represented as *shrī*, from Sanskrit Śrī, two meanings of which are beauty and fortune. Shrī is everything: nature, time, all. Our cosmic exchange with TCB is based in the acknowledgement that natural systems are larger and ultimately more complex than human systems; human systems like economics, capitalism, and neoliberalism are founded on real, actual, or perverted representations of human–human and human–nature interactions.

I have observed that one can improve or enlarge one's *Cosmic Bank Account* (CBA – punning allusion to Commonwealth Bank of Australia intended). Increasing one's CBA does not necessarily mean accruing fiscal or monetary gain. Interacting with TCB can lead to many subtle ways of increasing one's CBA. For example, improving the soil on one's either owned or rented property is a means to improve the talent or fecundity of the soil and ultimately increase one's yield. This increase in a property's or one's CBA as a result of interaction with TCB can have marked effects on how we deal with the world financially, how a mini bartering economy can be established, and how we can arrive at a much more developed understanding of our place as players within a web of (ecological) economics. Engaging with communities and utilising available

resources and those given to us through TCB is good karmic mathematics. It also increases our CBA, whether we see it or not.

The experiment: 186 Jessie Street, Armidale

The day our belongings arrived in boxes from Tasmania we planted broad beans in our soil. This began the experiment of ascertaining the makeup of specific areas of soil, the setting out of more than 15 fruit trees, and the sowing and collection of seeds. Although the passion for self sufficiency was reignited from five weeks of WWOOFing (Willing Workers On Organic Farms) in the Northern Rivers region of New South Wales, namely Nimbin, The Channon, and Mullumbimby, our move to Armidale and to serious urban permaculture was based on a serious, long-term bedrock aspiring for simple living and higher thinking. We were not overly excited about living in rural suburbia. However, we were lucky enough to have been found a rental property which promised much more than a clean slate: several garden beds were already established, there was a large productive fig tree, and there was plenty of room for more beds. In addition, there were many hard resources on site: chicken wire, stakes, stones and bricks for lining beds, star picket posts for building, plus already composted leaves and chicken manure. The soil had been worked on some years ago, but it now lay dormant. The cosmic inheritance which already existed on site was substantial.

More importantly, we had a landlord who was happy to give us free reign in the garden. She trusted us with her property and she only ever saw us planting trees as an advantage rather than the disordered disadvantage many landlords might think is permaculture. When she came to visit in March 2015, around four and a half months after we began our journey, she was impressed with our progress. This was the same weekend as the Sustainable Living Armidale Home Grown Garden Tour, an exposé of gardens in Armidale where folk are invited to view people's homes as a kind of community involvement exercise and inspiration and meeting place. We had an open house on both 6 and 7 March.¹ As our knowledge of gardening increases and as the property becomes more beautified, our investment in TCB improves. As a corollary, our landlord's investment increases, but we do not feel we need to possess the monetary aspect of this growth. At worst, we will leave this plot in a more attractive

¹ A short clip based on my family's contribution to this event day can be viewed here: <https://www.youtube.com/watch?v=akBW0qrU4xc>

and more ordered state with a richer and more beneficial soil environment for humans and other life forms. Still, those who see permaculture as messy rather than beautiful may disagree.

I have become a permacultural scavenger. In permaculture and organic gardening, if one gets the soil right and conditioned, one is 85% of the way to a productive yield of fruits and vegetables. I am always on the look out for any resources, especially those rich in carbon or nitrogen, which can be decomposed and become healthy and living soil. With bicycle, motor vehicle, and helpful neighbour, these are easily sourced in the urban landscape. Organic matter, nitrogen rich manures, and other soil conditioners like coffee grounds, kitchen scraps, vegetable offcuts, and even human hair all offer their services to the making of good organic soil, the first step in any gardening venture.

When one appraises how valuable these resources are, one realises they should not really be free and so easily available. However, in the fast lane of modern capitalism, these gardening goldmines are probably perceived more of a loss than something to be used and even harnessed. My urban organic scavenging kills three birds (sometimes literally: although I am a vegetarian, animal carcasses and bones do often end up in the soil) and is a win-win-win: I clean up waste which is a negative, a loss, a sink of time and money; I improve the soil on the property, both for my family and for anyone else who may come move into the property where we live after we eventually move out; I give back to the financial and social system by engaging in a bartering system whereby the produce grown on my family's property is given back to the very place wherefrom the carbon and nitrogen rich compostables came (Figure 4). In the case of macro Armidale, and micro 186 Jessie Street where I live, along with friends, colleagues, and neighbours, the Goldfish Bowl Café will be the main recipient of our summer vegetables.



Figure 4 - Produce grown at 186 Jessie Street, Armidale destined for the Goldfish Bowl Café (photo: the author 2015)

The fact these components of soil are so freely and widely available is another concrete point I wish to make about TCB: the world provides free of charge; we just have to go out and find that which is there. Knowing where resources are available is exploratory, exciting, healthy, and it creates a sense of belonging. One discovers more about the environment, there is exercise to be had, and one meets people along the way. This aspect of TCB is what I have termed *the abundance proposition*. Without entering into too detailed a philosophical deliberation, in nature we see there is always more than enough, an abundance. Old and gnarly apricot trees produce more than enough fruit for many years, often without much attention; we never seem able to eat all the silverbeet or rocket we plant in a season; by late summer zucchinis are always present in excess. Of course, the abundance proposition is nothing new and is founded in Mahatama Gandhi's adage: there is enough in this world for everyone's need, but not for anybody's greed. So TCB and its relationship with nature provides for all, as long as we do not take more than we need.

If one considers the economics of TCB, we see that such a lifestyle is not only manageable but easily achievable. We are doing the environment and ourselves a favour by harnessing the resources and using them to good advantage and turning them into natural capital. A logical statement follows: if we all accessed these resources, there would not be enough to go around. Possibly true, but the point is that not all people are going to start becoming urban farmers, turning over compost piles,

collecting coffee grounds from cafés, and growing their own vegetables. I opine that Australian society is largely shop dependent, as my family and I are. It will take a major change in the mindset of people, change most likely driven by economic factors rather than scientific data (e.g. climate science) or moral directives (e.g. being green is morally good) for there to be a quantum shift toward self-sufficiency and away from our love affair with the supermarket.

I do not wish to enter into discussions regarding food security and food deserts, but the foundation of these global concerns is relevant. In a town like Armidale, with its cold winters and shorter summer growing season relative to areas outside of the New England Tablelands, we have experienced that within one year and based in a few hours of physical work per day, it possible to be near self sustaining regarding vegetables.

I estimate we have introduced around 8 tonnes of organic matter to the property in the last year. We will not have to bring in this much organic matter and nitrogen continuously because eventually there will be a critical amount – the fewer sinks we enable, and the more closed the system is to the leaking of nutrients and energy, the more energy and nutrient efficient the system will become. On a more esoteric level, I believe increasing the property's carbon load, encouraging the worm population, and introducing good vibe plants like aloe vera, fruit trees, and flowers improves the vibrational-cum-cosmic force of the environment we inhabit. Once again, increasing one's CBA and interaction with TCB is a form of 'good karma permaculture.'

The possibility of a modern village

There is nothing new about the processes and methods I am describing. Preindustrial people were less dependent on mechanisation for production, more connected to nature, less entertained by external apparatuses, and were generally more linked to a closer network of fewer yet most likely more meaningful relationships. Accessing that which nature provides was not a luxury but a normative necessity. In village dynamics, little is wasted so it is but natural to connect with and depend on the givings of nature and society. Perhaps the only difference I am putting forward is that my family and I are doing it with awareness, with choice, and with the possibility to consume much more than we are, but deciding to not. In a way, TCB is a rebellion, a way to reconcile modern misgivings with ancient normality. As a man I worked with in October 2015 on

an intentional community in The Channon, New South Wales said to me: "Growing your own food is one of the most anarchic things you can do."

While mechanisation, cheap fossil fuels, and the striving for a life of comfort dependent on intensive agriculture have been the major influences which have distanced locus of production of food, technology, and culture from locus of consumption, it is exactly these technologies which can be used to reconnect with the very processes and means of production of food, culture, and social dealings in a potentially more productive manner. With the Internet, digital technologies, and other means of knowledge dissemination, the time seems nigh to enable both small and large-scale *modern villages* based on the application of past knowledge in a modern scientific context.

Most of what I have described is focused not necessarily on changing behaviours but rather addressing those ways of thinking which have led us to the situations and patterns within which we now find ourselves. Within complete systems and well functioning natural and economic cycles, there is no waste. Anything from our kitchen waste, paper, and dust from vacuum cleaners can be channelled back easily into natural systems. These materials and the events which have brought them about are not wasteful, rather they are natural processes of which we are integral players, but which modern systems have led us to believe we are not. For example, because we live in a faeco-phobic society, humanure is something which is generally dealt with by being flushed away and forgotten about. However, the human faecal cycle is not an unnatural incident; it is an incidental occurrence of and in natural cycles and rhythms. If dealt with and managed properly, for example, with the use of well-built and maintained composting toilets, the recycling of humanure to produce compost helps us close the cycle of nutrient loss in our gardens. The more aware we are of these systems, the less waste will occur and the more established our future habitual cultural systems can become. All these processes are actually perpetually taking place; it is merely a matter of whether we choose to make them move at a faster pace, e.g. hot composting versus cold composting, having grey water and humanure remaining on site on our properties or having to introduce nutrients to our properties in perpetuity because they leak out of systems.

Moving away from a higher resource consumption life involves making friends with the soil, one's place of residence, and ultimately with the language and culture of

nature in a particular place. This connection to and through TCB and an increase in one's CBA sees humans as connected to people and place and that our success in urban living and farming can be measured in terms of how many times we avoid going to the shops, how physically, mentally, and emotionally fit one is, how beautiful one's physical environment is, and how congenial one's dealings with self, family, nature, and society are. That is, we are principally focused on developing a sense of Shrī in our life and how this is connected to TCB and not principally on wealth accumulation.

It is worth reflecting on the need to create sanctuaries, particularly sanctuaries in which humans inhabit. While humans and their activities take up more and more of the planet leaving less space for other non-human life forms, it makes a lot of sense for humanity to focus on the role of cultivating personal urban environments within the realm of both human conceptions of ecological economics as well as beautifying the natural environments which surround us. TCB questions the historical emphasis in our economic systems on wealth accumulation and shifts the focus from ownership to non-fiscal forms of exchange. A final thought about possession and proprietorship of and over property:

Curiously, the act of, say, planting a garden or building a bunk bed, creates in many people a sense of home security that buying or building more house does not. (Salomon 2010: 10)

It is through practical experience and academic thought experiments that a better appreciation of ecological economics, issues of wealth and ownership, and understanding the intricacies of our relationships with the natural world that more developed ways of living can be arrived at and reconciled.

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