Property and Expropriation

The Anarchist Approach

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The writings of Kropotkin remain important today to anarchists and to all those who want to understand anarchism. Because they are lucid and concrete, they give us something definite to get hold of in areas that often seem confused. Too often anarchism has been defined only in negations. The goal, anarchy, has been seen merely as the absence of state and boss; the anarchist movement seen as one without hierarchy. But we need more than that if we are to recognise a process that is anarchic, and if we are to communicate an idea of the goal. Anarchists sometimes argue that if we could only smash the state and other systems of authority, the workers would know very well what to do, and it would be wrong and inconsistent to try to lay down in advance what ought to be. But this is only superficially plausible. To leave maximum room for future initiatives is a worthy goal, but we need to know now what kind of social arrangement will promote that. And when we look at Kropotkin, we find clear and positive definitions of forms of society that would be stateless, and of revolutionary processes that are authentically anarchist. So I shall begin with some comments on *The Conquest of Bread*, published in French in 1892. It is true that a wide gulf separates us from Kropotkin's writings: the history of the past century. His writings sometimes seem to hover in another part of space and another part of time. He was unable to inaugurate the strong kind of movement that would force others to respond to it, and when we consider a globe now disposed into a first world, a second world and a third world, we realize how staggering is the *aggiornamento* anarchism needs. Nevertheless, there is one assumption in his book for which nobody need apologise. Basing himself on the memory of the Commune of Paris, Kropotkin envisages a widespread and militant insurgence of working people in the towns and in the countryside. This was not taking place when he wrote the book, any more than it is taking place in Canada in 1981. But it had happened twenty years earlier, it was repeated time after time in the decades after Kropotkin in various countries, and we may be certain that it will happen again. He wrote during a hiatus like our own. Still, at the end of this paper, I should like to discuss how anarchism can be practised during times of quiescence.

The Conquest of Bread sets out a strategy for making revolution that is recognisably anarchist: the strategy of expropriation. We may look not only at the chapter of that title but also at the chapters called 'Food', 'Dwellings' and so on. A couple of excerpts from the chapter on Food will give us sufficient detail on the conduct of expropriation.

> Thus the really practical course of action, in our view, would be that the people should take immediate possession of all the food of the insurgent communes, keeping strict account of it all, that none might be wasted, and that by the aid of these accumulated resources every one might be able to tide over the crisis. During that time an agreement would have to be made with the factory workers, the necessary raw material given them, and the means of subsistence assured to them, while they worked to supply the needs of the agricultural population. For we must not forget that while France weaves silks and satins to deck the wives of German financiers, the Empress of Russia and the Queen of the Sandwich Islands, and while Paris fashions wonderful trinkets and playthings for rich folk all the world over, two thirds of the French peasantry have not proper lamps to give them light, or the implements necessary for modern agriculture. Lastly, unproductive land, of which there is plenty, would have to be turned to the best advantage, poor soils enriched, and rich soils, which yet, under the present system, do not yield a quarter, no, nor a tenth of what

> they might produce, would be submitted to intensive culture, and tilled with as much care as a market garden or a flower pot. (*Conquest of Bread* p.87)

> Instead of plundering the bakers' shops one day, and starving the next, the people of the insurgent cities will take possession of the warehouses, the Cettle markets — in fact of all the provision stores and of all the food to be had. The well-intentioned citizens, men and women both, will form themselves into bands of volunteers and address themselves to the task of making a rough general inventory of the contents of each shop and warehouse. If such a revolution breaks out in France, namely, in Paris, then in twenty-four hours the Commune will know what Paris has not found out yet, in spite of its statistical committees, and what it never did find out during the siege of 1871 — the quantity of provisions it contains. In twenty-four hours millions of copies will be printed of the tables giving a sufficiently exact account of the available food, the places where it is stored, and the means of distribution.
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> In every block of houses, in every street, in every town ward, groups of volunteers will have been organised, and these commissariat volunteers will find it easy to work in unison and keep in touch with each other. (*Conquest of Bread* p.90)

Besides the expropriation of current food supplies, the people are to take over the estates of landowners, and introduce intensive agriculture and grazing in the parts now unused or reserved as private parks. We read how rent can be eliminated (pp.105ff.) and mansions turned over to families in need. Mines, factories and business offices will be occupied, and put to work, and likewise all railways, shipping and means of communication. The soldiers and police will not move against the people, and so all weapons systems will be expropriated, prisons emptied, the seat of government occupied. These steps are for Kropotkin just the preliminaries to revolution, the real task of which is the provision of bread and all goods to all. After only a short period of time, he imagines the workers saying, "Enough! We have enough coal and bread and raiment! Let us rest and consider how best to use our powers, how best to employ our leisure". (p.54)

Kropotkin does not talk very much about the state in this book, and (amazing for Canadians to read!) he hardly considers at all the idea of using a workers' state to seize the properties and factories of the wealthy. Most of his references to the state speak of it as a force of inertia, a bulwark of property, and in the one or two passages where he briefly entertains the idea of expropriating through state power (pp.98–9, for instance) he stresses how hopelessly inefficient it would be to try to organise such a vast programme through a bureaucracy. It is plain that he takes it for granted that state power, no matter how it is refashioned by revolutionaries, will never, can never, wither away.

The expropriation must be thoroughgoing and universal; it cannot be confined to land, or to heavy industry, or to banks and railways. One of his arguments on this score is based on considerations of efficiency (pp.77–80): that in a modern economy, the sectors are all so mutually dependent and interwoven that if there were a merely partial expropriation the entire system would be dislocated and could not function. However, the real reason for going all the way is something far more important than that. He thought that his own era had already attained the capacity for satisfying every need and every desire of every human being on earth. There was at hand the immediate potential of abundance — enough bread, clothing, housing and even luxuries for everyone. His view was not that the condition of abundance had been attained — far from

it — but that through the labours of our predecessors, we had now the productive capacity to conquer the natural causes of scarcity, and that only social obstacles now stood in the way of realising the long sought goal of human history: well-being for all.

Along with the programme of expropriation, there were a few other conditions for achieving abundance: that everybody should pitch in and work; that the different devices of underproduction now used to manipulate markets be stopped; that barriers that inhibit the development of our physical production capacity be removed; and that the surplus consumption of a few classes of society be stopped. (On this last point, it is important to note the emphasis on luxury in the book, especially in the chapter called "The Need For Luxury'. Certainly the luxuries most often mentioned are the arts, sciences and athletics, and that is because Kropotkin's own tastes ran in those directions; but he clearly means to include items of clothing, wines, and all the rest of what most people mean by luxury. The heading of luxury also embraces leisure time, and the provision that nobody need work more than about four hours a day. So when Kropotkin speaks about eliminating surplus consumption, and also about converting energies away from the production of frivolous and useless luxury items, it would be wrong to think he was instituting austerity, a disciplined form of consumption. Thus it is not that a beer-drinking working class will do away with the liqueurs and champagne now enjoyed by the wealthy. The kind of luxuries Kropotkin thought had to go were those that depend upon the power of mere fashion and chic. The world of fashion bestows the semblance of value on many so-called items of luxury, but it is sustained by envy, and this kind of waste will be gladly abandoned by those who now indulge in it and seek out restaurants *because* they are expensive.)

The condition of abundance that is within reach is the condition where, for every person's needs and desires, there is a supply sufficient — and then some. If we call a supply adequate where there is no need or desire that cannot be satisfied, then the abundant exceeds the adequate by a discernible amount. Where a supply is adequate, everyone's need and desire can be satisfied if nobody takes too much, but that requires a procedure for allocating the goods. This could be a rule of justice that everyone is supposed to follow, or it could be more formalised than that, a procedure for enforcing the rule of justice, and an official body appointed for seeing that the procedure is followed in every case. But where a supply is abundant, in the sense I mean, then even if everybody takes all he wants, there will be some left over. Now that is only an objective description of abundance, but we have to bring in a psychological factor too. The host of a party might calculate the amount of food he would need to supply for there to be an abundance, but when we want to consider the behaviour of guests at a party, we have to bring in a psychological factor. A true abundance of food at a party is a supply that is not only more than enough for all, but one which anyone can see is more than enough for all . Where the measure of excess is such that everyone can see there is more than enough for all, each person can be assured that he will have enough no matter how much the others eat. The psychology of abundance begins from the perception 'There is more than enough for all'; that removes any fear that I won't get enough, and therefore generates the moral attitude that the others may take as much as they want. Where the genuine condition of abundance is realised — not only objectively, but perceptually and morally — it is clear that no rule of justice is called for nor anybody to enforce one. Each person can be relied on to take what he pleases. Many passages in Kropotkin make it clear that he thinks expropriation will bring about the full condition of abundance which is objective and psychological at once: "There is enough and to spare… Take what you please" (p.92) We find the same idea in other places, such as the essay 'The Commune of Paris'.

Earlier in the present book, too, we also see him reasoning from cases like the water supply of towns, or the provision of books in a library, holding that it is a tendency in modern economies and societies to provide all sorts of goods and services with no questions asked. While objective abundance alone is not a sufficient condition for people to get along without a rule of justice, and must be supplemented by the psychology of abundance, still it is a necessary condition. Without an objective abundance, people's forbearance would really be a way of behaving civilly in unfavourable circumstances, and the secret message of Kropotkin's theory would be one of austerity and discipline.

Kropotkin repeatedly differentiates his 'anarchist communism' from the programme he calls 'collectivism'. Without worrying about who he really had in mind here, we can see that collectivism is a system of credits for work, or 'labour cheques', in which each would get according to his work (pp.62, 118–9, 184). Obviously, collectivism is nothing but one of the systems that embrace a principle of justice and a means for enforcing justice, and simply amounts to an interpretation of justice itself, according to which it is one's labour that entitles one to goods. Collectivism measures a person's deserts, and allocates a corresponding measure of goods; anarchist communism neither measures the deserts of individuals, nor puts a particular value or price on particular goods.

Now it should be a high priority to examine whether expropriation really could achieve the objective conditions for abundance, and whether it would tend to promote the psychology of abundance. If there is *any real chance* that Kropotkin is right on these points, his programme is among the really important political statements in human history. But before continuing, let me deal (all too briefly) with one objection.

What about the right to property? Left-wing philosophy never begins from this as right-wing thought does, yet it must deal with the question. Proudhon, for instance, denied the right to property in the Roman sense of *dominium*, the absolute right to the use, abuse and alienation of a thing, with the right to its fruits or profits; but he did defend the more limited right to hold a thing as long as one possessed it.[1] But Kropotkin recognises no property rights whatsoever, not title, not possession; nor did he distinguish between categories of things in which property rights should be recognised and things in which property rights should not be. As I understand his basic attitude, it is that if the property system is the principal obstacle in the way of abundance, then there cannot be any right to property. Of the many issues that open out here I'll mention just four:

i. It is impossible to recognise property in personal items like clothing while denying property in land or factories, because if there is to be abundance, *some* of the former group will have to be redistributed too. He makes it clear that he has no desire to take away coats (pp.114ff.); his view seems to be that almost everyone can keep such things even in the absence of a property right to them.

ii. Property rights have often been seen as fundamental, in that if they are not safeguarded, other rights too, like personal security, will be endangered. I do not know if Kropotkin ever dealt with this argument, but it does not seem strong; it seems at best to reflect a habitual point of view in Western society.

[1] See his *Theory of Property* (1863–4), excerpted in *Selected Writings of P.-J. Proudhon* ed S. Edwards (London: MacMillan, 1969), pp.124–143.

iii. The formalistic argument, that since the state has guaranteed me this factory or land by lawful procedure, it is mine by right, is the one Kropotkin treats most often. His ever-repeated argument is that it is the labour of thousands that has constituted the items in which I claim a right; i.e. he will not recognise a legal or political abstraction from actual social history.

iv. His own counter-attack is that the deprivations suffered by so many in a world of property are intolerable; moreoever that the inequalities as such are intolerable; and that the barriers to free movement and freedom in general that this indictment *is* compelling, on the supposition that expropriation would yield abundance. If we were not prepared to say the latter, if, for instance, it could be shown that expropriation would lead only to what Kropotkin called collectivism, I personally would opt for Proudhon's position. There are great differences between the two positions, even though both have swum together in the anarchist movement. As I see the difference, it can best be put in class terms. Kropotkin's communism would build an alliance dominated by the absolutely propertyless *damnés de la terre*, but would be to draw into the communist movement those workers and peasants who owned small property or tools, for the movement would hold up the heady promise of abundance: well-being for all. Proudhon's mutualism, on the other hand, would be a movement of the propertyless *damnés de la terre* against big capital; but small property should remain untouched, because of the fear that a revolutionary elite, leading the *damnés de la terre*, would expropriate small property to have a field for their own self-interested management. Some factions in revolutionary Spanish anarchism retained this, insisting small property would be protected from expropriation. The protection seemed necessary to the degree that abundance was not thought a realistic goal.

The example of food at a party showed how anarchy as a form of collective action can be practised when objective abundance had induced its psychological and moral consequences. But what if the problem is, not only to provide for a dozen guests or so on a given evening, but to furnish all the needs and desires from day to day of an entire city, or country, or world? Obviously no simple perception of abundance would ever be possible in this case; at best there could only be a solid conviction that abundance would be achieved day by day, a conviction that might be well founded. And it was Kropotkin's view that economic analysis *now* could *prove* that the natural obstacles to abundance had been beaten.

Therefore, the time was ripe even now to *begin* the practice of anarchy — in the conduct of expropriation itself. The social system of anarchy need not wait for the condition of objective abundance to become perceptible. An anarchic form of behaviour may be expected when people are aware of participating in a process that will certainly lead to the goal of abundance.

Anarchy — the social system at which we aim — and anarchism — the revolutionary movement to institute the system — will always be continuous with one another. The defining feature of both (what makes anything anarchical) is two-fold in Kropotkin's view, as in the view of Bakunin and others: it is a social system that is *decentralised* and *libertarian*. The first feature refers to the vesting of all political power in the communities rather than allowing there to be a sovereign power overseeing a number of communities. (The unit assumed by both Bakunin and Kropotkin was something on the scale of a metropolis like Paris or Milan, together with the surrounding province: what we might call Paris-plus.) The second feature refers to the inner

constitution of the communities — that such powers as are vested in the assemblies and councils be considerably less than what we now know as *state* power. In practice, that would mean that dealings between individuals and groups in the community would not be contracts having the force of the community to back them up. Agreements freely entered into, and freely to be abrogated, would be the mark of dealings among individuals and groups *within* communities, as well as *across* communities (suppliers in Milan, and customers in Paris), and *between* communities themselves. Anarchy is defined by Kropotkin as a system of 'free agreement', and I take him to mean above all that no body, such as the state we now know, would be the hidden third party to all agreements, enforcing them.

A merely decentralised system, without the libertarianism within, would be far from anarchy: at best it would constitute a league of city states. Such libertarianism within, where agreements are not backed up by the force of law, seems to require the same circumstances that would render a rule of justice unnecessary: abundance. I at least cannot imagine any other circumstances that would induce the widespread attitude of trust that would let people give up the code of law.

Abundance in the fullest sense includes a psychology and a morality; such complete abundance both fosters anarchist communism and is fostered by it. If these hypotheses are true, expropriation would not merely advance us on the road from individual property to collective property. Instead, it would be the absolute disappearance of the property relation; it would constitute a change in our relations not only to one another but to the animals and things that constitute our environment. Land could no more be appropriated on Earth than a territory on Neptune could be bought and sold. We would no more own a supply of fish than do the seals who hunt them. If expropriation in the strongest sense be this metaphysical change, we would note a parallel between the abundance of wheat on earth and the abundance of stars in the various galaxies. The universe itself is abundant in the primordial sense of the term.

Having now mentioned the issue that is most metaphysical, I shall conclude with greater attention to practicality. Is there *any* evidence that anarchist communist expropriation will tend to promote objective abundance, with the attendant psychology and morality? The history of the revolution in Spain in the thirties allows us to answer with an unqualified Yes. Even those who are most critical or most patronising towards anarchism — whether they be of the Right or the Left — are unable to obscure the amazing feats of libertarian organisation that eastern Spain witnessed beginning in July 1936. The facts recorded by credible eye witnesses are documented for us in works by Dolgoff, Leval, Peirats, Bolloten and others, and I shall cite only a couple of tiny fragments of the record, arranged as answers to three questions. It is clear that there were *at least* 1,600 agricultural collectives, involving *at least* 400,000 people, functioning in the districts of Aragon, the Levant and Castile in mid-1937; it is clear that in Catalonia between 1936 and 1937 all industry and public services were collectivised. No doubt exists that if we consider the whole of Spain, and all kinds of enterprises, we are speaking about the organisation of *millions* of people (Leval, pp.14, 357ff.)

The first question we may pose to this record is whether this was a programme of expropriation, and one achieved by anarchist methods? Alternative explanations might be that the collectivisation was the work of some provisional government or other, or imposed by force of arms.

> The fishing industry … socialised by the CNT and UGT Seamen's Unions, was organised into an Economic Council made up of six UGT and six CNT representatives.

> The whole fishing fleet was expropriated. The shipowners fled. Economic inequalities were abolished. No longer did the shipowners and their agents appropriate the lion's share of the income. Now 45% of the profit from the sale of fish (after deducting expenses) went to improve and modernise the fishing industry and the remaining 55% was equally divided among the fishermen. Before, the middlemen sold the fish in Bibao, Santander, etc., and pocketed the profits. The middlemen were eliminated and the Economic Council carried on all transactions. This exploded the lie that the workers were unable to operate industry without their employers … Soon the CNT and the UGT municipalised housing, the land, public services — in short, everything. And society was being transformed. The ideal which both Marxists and anarchists strove to bring about was being realised by the people of Laredo … (From *The Anarchist Collectives* Ed. Sam Dolgoff)

Some critics of the collectives (and it is significant that the most determined among them were the Spanish Stalinists who were at the same time paying lip service to the 'achievements' of the Collective Farms in Russia!) have declared that they were created by anarchist force of arms. Though Leval does not devote a chapter to this very important question, he does make pointed comments on the subject in the course of his narrative which I find convincing. Had the collectives in Aragon been imposed by anarchist 'terror' would one not expect a 100% membership? Yet in Fraga, according to Leval, 'the Collective of agricultural workers and herdsmen comprised 700 families – half the agricultural population'. And Mintz concludes that collectivists represented 35% of the town's population of 8,000 and that so far as his research went it revealed a maximum of 180,000 collectivists out of a population of 433,000 inhabitants in that part of Aragon unoccupied by Franco's forces. Leval readily acknowledges that the presence of the CNT-FAI militias in Aragon "favoured indirectly these constructive achievements by preventing active resistance by the supporters of the bourgeois republic and of fascism". But then who, in the first place, had undermined the status quo if not the officer class in rebellion against the duly elected government? In the circumstances only an academic could be shocked at acts of violence by the people or the militia against those who for generations had been the local oppressors, and exploiters deriving their wealth from ownership of land which belonged by right to the community.

Leval's conclusions on the role of the 'libertarian troops' in the development of the Aragon collectives are that they were on the whole negative (p.91) for they "lived on the fringe of the task of social transformation that was being carried out". (From Introduction by Vernon Richards in *Collectives in the Spanish Revolution* by Gaston Leval)

The evidence is that the main factor was the pressure from the people, many of whom of course had been affected by anarchist propaganda and organisation.

The second question is whether the expropriations set in motion a movement towards abundance.

> It would have been surprising had the Health organisation lagged behind. In public institutions, in their clinics or on home visits, two doctors out of three accepted to practise their profession in conjunction with the municipality. Medical care was therefore virtually completely collectivised. The hospital was quickly enlarged from a capacity of 20 beds to 100. The outpatients' department which was in the course of construction was rapidly completed. A service to deal with accidents and minor

> surgical operations was established. The two pharmacies were also integrated into the new system.
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> All this was accompanied by a massive increase in public hygiene. As we have already seen, the cowsheds and stables were reorganised on the outskirts of Fraga. One of these, specifically built, housed 90 cows. And for the first time ever the hospital was provided with running water and the project in hand was to ensure that all houses were similarly provided, thus reducing the incidence of typhoid.
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> All this was part of a programme of public works which included the improvement of roads and the planting of trees along them. Thanks to the increased productivity resulting from collective work (which Proudhon pointed to as far back as in 1840 as one of the features of large scale capitalism, but which libertarian socialism can apply and generalise more effectively), there were skilled men available for this kind of work in the Collectives. The municipality under the old regime would never have been able to meet such expenditure. (Leval *op cit* p.11)

Aside from the loose use of the term 'money', Burnett Bolloten gives a fair general idea of the exchnage system in typical libertarian communities:

> In those libertarian communities where money was suppressed, wages were paid in coupons, the scale being determined by the size of the family. Locally produced goods, if abundant, such as bread, wine, and olive oil, were distributed freely, while other articles could be obtained by means of coupons at the communal depot. Surplus goods were exchanged with other anarchist towns and villages, money (the national legal currency) being used only for transactions with those communities that had not yet adopted the new system. (pp.61, 62)

> Some collectives did in fact abolish money. They had no system of exchange, not even coupons. For example, a resident of Magdalena de Pulpis, when asked, "How do you organise without money? do you use barter, a coupon book, or anything else?" replied, "Nothing. Everyone works and everyone has the right to what he needs free of charge. He simply goes to the store where provisions and all other necessities are supplied. Everything is distributed free with only a notation of what he took." (Dolgoff *op cit* p.73)

The third question is whether a corresponding psychology and morality is evident in the collectives.

> In the reorganisation of labour according to the principles of freedom and cooperation there was room for everyone. Even the smallest enterprises employing one or several individuals were entitled to participate in the reorganisation of society.
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> Before July 19th, 1936, there were 1,100 hairdressing parlours in Barcelona, most of them owned by poor wretches living from hand to mouth. The shops were often dirty and ill-maintained. The 5,000 hairdressing assistants were among the most poorly paid workers, earning about 40 pesetas per week while construction workers were paid 60 to 80 pesetas weekly. The 40 hour week and 15% wage increase instituted

after July 19th spelled ruin for most hairdressing shops. Both owners and assistants therefore voluntarily decided to socialise all their shops.

How was this done? All shops simply joined the union. At a general meeting they decided to shut down all the unprofitable shops. The 1,100 shops were reduced to 235 establishments, a saving of 135,000 pesetas per month in rent, lighting, and taxes. The remaining 235 shops were modernized and elegantly outfitted. From the money saved wages were increased by 40%. Everybody had the right to work and everybody received the same wages. The former owners were not adversely affected by socialisation. They were employed at a steady income. All worked together under equal conditions and equal pay. The distinction between employers and employees was obliterated and they were transformed into a working community of equals — socialism from the bottom up. (Dolgoff *op cit* p.94)

The whole economic machine — production, exchanges, means of transport, distribution — was in the hands of twelve employees, who kept separate books and card-index files for each activity. Day by day, everything was recorded and allocated: turnover and reserves of consumer goods and raw materials, cost prices and selling prices, summarised income and outgoings, profit or loss noted for each enterprise or activity.

And as ever, the spirit of solidarity was present, not only between the Collective and each of its components, but between the different branches of the economy. The losses incurred by a particular branch, considered useful and necessary, were made up by the profits earned by another branch. Take, for instance, the hairdressing section. The shops kept open all day and operated at a loss. On the other hand drivers' activities were profitable, as was that for the production of alcohol for medical and industrial purposes. So these surpluses were used in part to compensate the deficit on the hairdressing establishments. It was also by this juggling between the sections, that pharmaceutical products were bought for everybody and machines for the peasants.

The Graus Collective gave other examples of solidarity. It gave shelter to 224 refugees who had to flee their villages before the fascist advance. Of this number only about twenty were in a position to work and 145 went to the Front. Twenty-five families whose breadwinners were sick or disabled received their family wage.

In spite of all these expenses a number of quite ambitious public works were undertaken. Five kilometres of roads were tarred, a 700 metre irrigation channel was widened by 40 cm and deepened by 25 cm for better irrigation of the land and to increase its driving power. Another channel was extended by 600 metres. Then there was the wide, winding path that led to a spring until then forbidden to inhabitants of the village. (Leval *op cit* p.102 on the Graus Collective)

Now it is true that these achievements took place while the fascists and the Republicans were fighting one another, so that anarchism could step, as it were, into a vacuum — at least in eastern Spain. It is also true that the programme, even as sketched by Kropotkin, assumes a militancy in the rural and urban working class that is only found under certain conditions — conditions that

do not prevail here and now. But we know, too, of the decades of work of patient organisation and education that lay behind these events, and so the story really invites us to consider what kind of work today would be the sort that might lead to expropriation, abundance and anarchy. Of the many things that can be tried, I would like to single out just one for a brief mention, a variation on the housing co-operative. We are acquainted with the skyrocketing prices of land, especially in the big urban centres in Canada, which are putting home ownership beyond the means of middle income earners as well as low income earners, and we have reason to fear skyrocketing rents as well. The sanest answer to the hysteria that this situation is inducing, fanned by speculators, mortgage companies and newspapers, is the expansion of the co-operative sector of housing. And in particular, it may well be possible to create a new sort of structure that is more properly called a mortgage co-operative than a housing co-operative. What I have in mind is that, besides seeking to expand co-operative living, it might be possible for a co-operative to arrange financing for a property a family might buy. The family then would hold title to the property, but if they were to sign an agreement to enter the mortgage co-operative they would waive their right to sell the property later on on the real estate market, but instead would oblige themselves to sell the property back to the mortgage co-operative, and the price for which they would sell it back would be the original purchase price, plus allowance for inflation as measured, e.g., by the Dominion Bureau of Statistics, not as measured by the real estate market. They would have waived the opportunity to make money through buying a house. In return, the mortgage co-operative would offer this family a far more favourable rate than they could get on the free market. The co-operative would need to be financed itself, and this, I think, could be by the same means that have allowed all other kinds of co-operatives to find financing, including the provisions whereby Central Mortgage and Housing offers beneficial mortgage rates to housing co-operatives in Canada. Such a mortgage co-operative (or for that matter, a full-fledged housing co-operative) could be brought into existence by people who already own homes too; it could buy up the mortgages now held by trust companies or mortgagors, and from this base it could begin to expand. By buying up properties now offered on the market, and offering them to purchasers under the sort of terms described above, the co-operative could increasingly make housing available, and increasingly cool down the market (no doubt other measures to crush speculation will be needed too). The goal — a community in which property in land would be no more thinkable than property in outer space.

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