

Ways to get into Functional Collaboration

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I have been asked by people in and out of the seminars¹ to suggest ways to get going in, and into, this collaboration. I use the name *functional collaboration* rather than *functional specialization* for two reasons. First, collaboration was a dominant interest of Lonergan in the final pages of *Insight*: the word *collaboration* occurs over thirty times in those final dozen pages. The need for it had bubbled up very strongly in that final section 3 of chapter seventeen. Secondly, the real trouble with the new scientific mode – and it is alas a very new mode – is not the naming – *specialization, collaboration, whatever* - but what lurks in the adjective, *functional*. And it seems to me that attending to that meaning, and getting into the mood and mode of its operable meaning, is where we might make a realistic start. By mid-century we might well reach the subtle control of meaning that would enable eight collaborating groups to write, sentence by sentence, in an effective cyclic new how-language salvific of humanity's journey.

I am not going to pause over the problems of the writing of *Method*: they have been aired sufficiently over the decades. But I would note that, however clear Lonergan was about the meaning of *functional*, he did not manage to build that meaning effectively into the book.

¹The seminars referred to are running at the rate of one every three months from January 2011 till Spring of 2017. More details are given below in note 6. There are three sets of seminars: 1-8 focus on the general categories, dealing with functional collaboration in each of the specialties in turn. Seminars 9-16 shift interest to the special categories of the Christian tradition. Seminars 17-24 move to a broader global vision. The 25th seminar, open-ended, pushes for the heuristics of an integral neurochemical everlasting.

So we should begin by thinking together about the required functionality. And I would note that this thinking is a slow messy business, as we found out in the first of the 25 seminars, where we spent three months grappling with the notion of **functional** research. Chapter 6 of *Method*, as Lonergan himself knew, is not much help. It was very enlightening for us seminar members to putter round with the realities of good collaborative researching in order to begin to appreciate the difficulty of becoming sufficiently luminous about it to have a constructive shot at it. Think of the transition from competence in singles tennis to competence in doubles. You get the rough idea of playing doubles from watching and talking, especially if a watcher and talker with you is a coach. Wimbledon center-court doubles is quite another ballpark from just watching, or just playing in the local park. Functional collaboration is a grand-slam activity.

Think now, if I may so stretch your imagination, of a familiar theological doubles, Boyer and Lonergan. This was one of my starting places in the seminar on functional research, with *Grace and Freedom*, where Lonergan interprets Thomas in the old-style messy fashion: successful, yes, yet not effectively functional – and that failure is worth thinking out. There is the neat but rough illustration of functional research provided by Lonergan linking up with Charles Boyer in the autumn of 1938. "Lonergan asked him to be his director." Boyer had to get into focus, might I say as functional researcher? Well, no; but let us go on. "Finally Boyer reached for his copy of Thomas Aquinas's *Prima secundae*, pointed to an article that he himself had difficulty in interpreting, and suggested that Lonergan make a study of that article in itself, of its *loca parallela*, and of its historical sources."²

² *Grace and Freedom*, CWL 1, xiii.

In that first seminar, we did a series of exercises to show, show ourselves operatively, how Boyer might have been more help: hunted out the *loca parallela*, etc etc. This seems artificial to the old style thesis writer or interpreter, and so, in the seminar, we needed to turn to another key starting place, indeed the starting place suggested by Lonergan in the first pages of *Method*: the successful simple science of physics which has reached a sufficient maturity to expect “cumulative and progressive results.”³ This other starting place helps to get a grip on the distinction between functional research and functional interpretation. I won’t go into detail here, but I continue to emphasize the need for exercises, for experience. This push was found to be difficult for our 50 odd members in the seminar. Most of them could not, so to speak, hold to the researching that, in parallel, was second nature to the communities in physics who check data for anomalies, positive or negative, hunt around for previously missed pointers, patch stuff together to send signals to the theory group. It is second nature to good research physicists to leave to the theoreticians the job of making the theoretic perspective fit to meet discovered anomalies.

³ *Method in Theology*, 4; 5 has the same expression in italics.

But what emerged out of these difficulties was the presence of an *acquis*,⁴ a Standard Model, in a mature science like physics or chemistry and its relative absence in philosophy and theology. This was a huge and discomfoting question that we faced in that first seminar, and in different ways in the seminars that followed. We are obviously not going to face it here in any seriously illuminating way. I must ask you to appeal to analogies in your own lines of work or play or artistry or whatever. Or to your sufficient interest to tackle the volumes of *Journal of Macrodynamic Analysis* that express briefly the seminars' struggles.⁵ I think that the key thing here is to pause seriously over Lonergan's phrase "cumulative and progressive results," and think of the contrast between the relative stability and cumulative progressiveness of the simple sciences of physics and chemistry, and the mess of the other sciences in the twentieth century.

Already I have delayed too long over this entry zone, the zone of functional research. It seems to me better at this stage to move on, and indeed to skip quickly through other suggestions of how to start into functional collaboration, so that you would have a chance of an overview, and

⁴Best quote Lonergan's usage of this suggestive word, an earlier echo of my Standard Model: "And you can have teamwork insofar, first of all, as the fact of reciprocal dependence is understood and appreciated. Not only is that understanding required; one has to be familiar with what is called the *acquis*, what has been settled, what no one has any doubt of in the present time. You're doing a big thing when you can upset that, but you have to know where things stand at the present time, what has already been achieved, to be able to see what is new in its novelty as a consequence." *CWL* 22, p. 464 (a 1968 essay). A large problem in starting functional collaboration is that we may be a decades away from the emergence of a standard model. I tackle this problem in the Website book, *Lonergan's Standard Model of Effective Global Inquiry* (2008). There is a lead-in to the Standard Model in the previous website book, *Method in Theology: Refinements and Implementations* (2007). A fuller perspective on the 7-millennia climb to a seriously effective common global *acquis* is presented in "Arriving in Cosmopolis" (2011), which is in my Website Archives.

⁵The 25 volumes are to appear with a lag of about nine months after the 25 seminars (4 seminars a year till spring of 2017). The progress of the seminars can be tracked through the emerging 80 essays titled *FuSe*, available on my Website.

indeed of optimism regarding the whole enterprise. So let me back off from the temptation to spend the whole essay talking about functional research – making it perhaps the chapter of a pretty big book – and move into something that is more like the beginning of a detailed table of contents of a how-to book. You will notice an absence of reference – for example, [6] below screams for references to Mark Morelli’s various writings – and an effort to be compact. I made an effort to hold each point to about sixty words.

[1] firstly on my how-to list is the challenge to begin to think **functionally**. Use analogies from factories: who is talking to you, to whom are you going to talk: where here I am thinking of the talk that is the **receiving** of a wheel to tire it up and **passing** the wheel properly to the chassis person. I usually write of this in terms of relay-racing: the tricky tasks of getting and passing the baton.

[2] next there is eighth-specialty problem of communicating the results of the whole collaborative enterprise. This is a problem that has bubbled up at the past two (2010 and 2011) end-of-workshop meetings in Boston. We are not doing too well at getting this stuff across. What we need here is to get functional about it, for some of us, indeed I would say for lots of us, to accept luminously the task of passing on enlightenment.

[3] Thirdly, there is the problem of taking a creative stand with Lonergan in his identification of categories. I do not say an **understanding** stand: I am thinking rather of the analogy with chemistry from Grade 11 on: the stand, the familiar periodic table, is printed on the inside cover of the text. It is taken for granted by schools, by research institutes, by industrial chemists.

[4] Deeper than, and prior in the cyclic system to, the creative stand, there is the critical stand.

This lands each of us, in our different autobiographies, is some version of the task of lines 20-24 of page 250 of *Method*. We all need to position ourselves, at least privately for ourselves. And then there is the subgroup of us, the unfortunates called to the public self-exposure that give the heartbeat to functional dialectic.

[5] Next, there is the task of all of us, but especially of those reaching some formal way towards changing the future, of discovering operatively that serious forward speaking is direct speaking. Otherwise one becomes a sort of a two-way signpost. And I would note that this is true even of a forward-specialty tendency to point back to Lonergan or Lao-tse or Luke's gospel. A very strange and strenuous business, this functional forwardness.

[6] Again, a task for all of us within the formal collaboration is to take seriously the heavy challenge of getting beyond both Kant and Hegel in our possession and being possessed by **The Position** on fact and truth and progress. We have to move to a new century in which Jack and Jill are poised forward in dark realism, something quite uncommon in contemporary conversation among Lonergan experts.

[7] Finally, there is the issue of a kataphatic stance, whatever our theism is. Recall [3] above. It is obviously not a comprehending stance but a dark and mysterious stance weaving round [6]. In the Christian tradition of collaboration it rises to the sublation of *Romans* chapter 8 that is

the Mantra, “Double You Three”, **W₃**.⁶ It is to lift the presence described in [6] into the context of “eo magis unum.”⁷

I halt my list at seven, but my list in fact goes on. Yet I do not think further listings here would help at present. Besides, the next item on my list is one, frankly, that brightens my enterprise considerably, since my taking it off the present list is a neat way of implicitly answering those in whom - at some stage in the reading, perhaps at the title or the author’s name – the question bubbled up, Why this functionality anyway?

So, I play my ace. Notice, by perusing my list again, that I slipped past the second and third specialties. Why? Those in my seminar can have pretty sound suspicions. As I am writing, we are venturing into the fourth seminar, having had a terrible time with the previous two. Why? Because of what I now call the **Grand Canyon** that is section 3 of *Insight* chapter 17. We enter the fourth seminar now – at the beginning of October 2011 – in a tricky fashion that enables us

⁶W₃ is the third of my series of Metawords that are necessary to hold the Standard Model together. [see the next note for its key content]. On this, see *CWL* 7, 151: “if we want a comprehensive grasp of everything in a unified whole, we shall have to construct a diagram in which are symbolically represented all the various elements of the question along with all the connections between them.”) Above you notice that I am pushing for a fuller effective symbolism of the integral quest. W₃ can be found in many places, e.g. in **Prehumous 2** on the website. The Mantra is to be central to seminars 9-16, whose focus is the special categories of Christian thinking. But is it valid for seminars 1-8 and 17-24 with **3** replaced by **n** (n=0 ,1,2,...). The Final Seminar 25 will face the task of an integral eschatological perspective. At all events, I am trying to handle the pilgrim need expressed in the **Upanishads**: “Make thy body the fire-matrix, and **Om** the fire-stick, practice the drill of meditation [dhyana], then wilt thou see God, like hidden (fire)” (I quote from a De Smet translation given on pg. 249 of *Divyadaan. Journal of Philosophy and Education* 22(2011), R. De Smet, “The Upanishad of Grace and Love.” The pilgrim issue is a preparatory contemplative chemicalization of a fuller post-mortem presence, meshed with a gracefully controlling inner word.

⁷The “eo magis unum” recalls the context of the fifth chapter of *Verbum. Word and Idea in Aquinas*, but the lift of W₃ is into the context of creation in the Word, thus a profoundly larger meaning of the phrase “fuse into a single explanation” (*Insight*, 610, line 9). The dominant first line of W₃ is “3P + H S f (p_i ; c_j ; b_k ; z_l ; u_m ; r_n)” pointing to the “addition” to being - “Double You” - of the dynamics of neurochemical reality. The previous note points to the loosening of W₃, in the Mystery of that dynamic, by replacing 3P by NP.

to avoid the Grand Canyon journey, even though that tricky way involves us in skipping the horrid tasks described at the top of *Method in Theology*, page 250.

My ace is an invitation: try to push through the hermeneutic problem of interpretation and history towards some plausible solution to it. Or, if you are convinced that Lonergan had even the beginning of an answer to the problem – and he certainly thought that he had – spell it out for us. What you may find is that Lonergan’s amazing beginning of an answer is in fact the seed of the dynamics of functional collaboration.

No doubt a clue would be welcome here. Go, then, to that hilariously dense two pages of *The Sketch*, and home on the extravagant claim about what constitutes pure formulations: “They are pure formulations if they proceed from an interpreter that grasps the universal viewpoint and if they are addressed to an audience that similarly grasps the universal viewpoint.”⁸ Now add to that image the bundle of images that go with that equally-hilariously dense 2nd paragraph of the directives regarding the second canon of hermeneutics. The paragraph ends with the magisterial “fuse into a single explanation.”⁹ But what follows in the third and final paragraph of that canon is history’s gay assembly of writers and artists, admiring commentators and critical interpreters. And there is the *Assembly*¹⁰ of such assemblies. How, in the name of all that’s holy (literally!), might that “wave in the eternal stream of human beings of the eternal strivings of the human spirit towards home”¹¹ fuse into a single explanation? We are trying to

⁸ *Insight*, 602.

⁹ *Insight*, 610, line 9. See note 7 on its strange full meaning.

¹⁰ The last word on page 249 of *Method*.

¹¹ Herman Hesse, *The Journey to the East*, London, 1970, 12.

pull together an inner word of “the Concrete Intelligibility of Space and Time.”¹² Might Lonergan end here, as he does in the final paragraph of that underpinning chapter five of *Insight*, by saying “the answer is easily reached”? No, he ends by claiming that the job can be handled by a heuristics of “approaching terms through differences. Because the differences can be explained genetically and dialectically, the interpretation of non-explanatory meaning is itself explanatory.”¹³

Why do I consider this my ace? Because we have the bothered Lonergan nursing the major problem of the realisability of this, straining round a series of principles of criticism in a third canon. The first sentences of that canon point to his dark struggle of the next eleven and a half years. “Thirdly, there is a canon of successive approximations. The totality of documents cannot be interpreted scientifically by a single interpreter or even by a single generation of interpreters. There must be a division of labor, and the labor must be cumulative.”¹⁴ But what about progressive results of the labor? We are back to where I began, inviting you to muse over the statements at the beginning of *Method*: “Cumulative **and progressive** results.”

Quite a journey this, from the third canon of hermeneutics to the division of labor that offers a cyclic achievement of global omnidisciplinary progressive results. But there you are: another way, a 8th way if you wish, for any group of us “to get into functional collaboration.”

And lurking in the conclusion to the last paragraph on the second canon is a 9th way, the way that eventually is to shape the seventh functional specialty: from the “explaining genetically

¹² The title of the concluding section of chapter 5 of *Insight*.

¹³ *Insight*, 610: the end of Lonergan’s brief 3-paragraph treatment of the hermeneutic canon of explanation.

¹⁴ *Ibid.*

and dialectically” you can shift – by counterpositional work on the dialectic components – to a richer genetic systematics, or - we should be thinking now in the *Praxis* of leaning forward - towards a fuller Pragmatics. There is nothing mysterious in the shift I mention here: think of the developmental study of a species of dog. The group concerned study sick dogs and add to a developmental account of health in the species a reversal of illnesses. But I have dealt with this a greater length before, and indeed see it as counterproductive to go into further detail here.¹⁵

So I choose to halt now, but with a closing appeal. The appeal is right on our topic, in that it fits in with a shabby version of the eighth functional specialty. I talked earlier of the doubles-players, Lonergan and Boyer of 1938. Thirty years later, Lonergan and I played doubles, so to speak, when he wrote to me a couple of times asking me to “find an economist”. He was playing a shabby eighth specialist, and I was a pretty naïve student of his economics. I haven’t found the economist yet, and – as I look back on it now - a decade after his appeal later I messed up the strategy of the game of dealing with rackets in economics. Let me tell you about that before I add my appendix, a template for some journalist out there who wishes to win some of Joseph Pulitzer’s money, or for some economist to pick up a Nobel prize.

In 1977 Lonergan had decided to teach his economics in Boston College. So, as a back-up I taught the 1944 typescript¹⁶ twice that summer in Boston, once in the workshop, and once

¹⁵I cannot resist pointing you to the text that gave me the shocking leap to Lonergan’s view of a genetic systematics. It is thirty years since I sat in the Toronto Lonergan center struggling with *De Intellectu et Methodo*, (1959), yet I still remember sharply being lifted to a vision of genetic systematics by the passage on page 55 about controlling mathematical meaning. I quote the passage in *Cantower 7*, “Systematics and General Systems Theory”, at note 29: it is given in English from pp. 130-132 of the translation (1990), “Understanding and Method,” of Michael G.Shield.

¹⁶ Reproduced as the third part of CWL 21, *For A New Political Economy*.

after the workshop to an “advanced Lonergan Group”: crazily, I covered the whole typescript twice, once with each group in about ten hours. Lonergan wrote later about how please he was with the outcome, and in the Autumn he grinned at me one morning, while we were working on his problem of presentation in his room in St. Mary’s Hall, and said, “now I know how I am going to handle this: I’m going to read it at them twice!”. Had I nudged him towards total coverage? Not that it was a mistake in the circumstances: the objective was to get his disciples thinking in the area. We were not looking for an economist or a journalist. The trouble was, and is, that the strategy of total coverage, coupled with inevitable comparative comments, got into the tradition, and we are still sadly at it.¹⁷ I have done it myself over the years, and it just does not work when you are looking for a journalist or an economist with clout. I have got myself involved in erudite discussions about hedge funds, credit default swaps, money as commodity, etc etc. Yes, indeed, Lonergan offers refined heuristic answers to the present mess of Wall St., The White House and The Grey House, Congress, Banks, etc etc and his heuristics allows us to envisage an adequate effective empirical economics of a century hence.¹⁸ Indeed, the pointing could be focused sufficiently to color the debates for the American election next year, or the European and Chinese messings that are heading us for monetary disasters in the near future. But the communicative issue is not broad comparison but the little steps of education that any

¹⁷ We are sadly at it all over the place, regularly comparing Lonergan and X in an old-style descriptiveness which allows us to neatly avoid being in the conversation ourselves in a positional fashion, avoiding thus the discomfort of Lonergan’s meaning of *Comparison on Method*, 250.

¹⁸ See Part One of my *Sane Economics and Fusionism*, Axial Publishing, 2010, especially chapter 3, “Imaging International Credit”, and the notes to it: notes 116-119, on the parallel between the development of a single-layered global hydrodynamics and, with a century’s lag, the future of a two-layered global monetary dynamics.

schoolboy or schoolgirl could know.¹⁹ The issue is the beginnings of grade 11 economics. That is the direction of my template in the short Appendix below.

But before you venture there, and are thus motivated to find an economist or a journalist, please notice what I am doing here, in these past few paragraphs.

I am interpreting my talking of 1977, and puttering around with my sorry story of presentations of thirty years after that. I am musing about reversing my presentational position. I am sowing foundational seeds of a new genetic pragmatics of global shifting in economic education and practice. Indeed, simply, I am doing a popular turn in and about the second half of *Method* 250. And, further, you will note that this is what I have been doing right from the beginning in relation to our Lonergan traditions.

And might my effort, in those few paragraphs, at what could be regarded as a shuffle into functional autobiography, help you to do a similar soft-shoe shuffle?²⁰ Our shuffling, of course,

¹⁹ I first presented chapter one of *Sane Economics and Fusionism* as a single economics grade-12 class in St. Ignatius School, Sydney, Australia. The unbrainwashed boys got the point pretty easily. For a strategy of doing such pointing in school classes – or even in first year university courses - while still getting the students through the text-book rubbish and the inevitable exam, see, on my website, **Prehumous 1**, “Teaching High-School Economics: A Common-Quest Manifesto”.

²⁰ A first airing of this essay brought the understandable reaction that more concrete light on the shuffling would be welcome. But what I was seeking was a shift of ethos, and I felt that details of concrete response would follow if the ethos was effectively shared. Details are tricky, echoing the old joke “I love the Irish, but I wouldn’t let my daughter marry one of them”. Or recall the NIMBY principle: Not In My Back Yard! Individuals have to muse over personal and institutional changes that in fact can be awkward. “How should I change my teaching, my conference organizing, my thesis directing? How might I do it and not rock the boat of my department or - deeper waters - of my pretense, my guarded competence or incompetence?”

Certainly, I could add details about the genuine painful scientific shifts in teaching, conference-structuring, guidance, et cetera. Perhaps the trickiest zones that individuals have to deal with are zones of teaching responsibilities, in that area I would suggest that the trickery suggested at the end of the previous note can work. Besides, with an enlargement of that trickery [1] you can cover old topics in new ways and [2] you can

would be a slim lean-forward, picking up on hints from chapter 12 of *Method in Theology*, and shuffling forward new doctrines. But best halt and let you muse over the shortcut to journalistic and economic awards.

APPENDIX: THE FUTURE OF ECONOMICS

In this short essay I am trying to make convincingly available to my readers an astonishing fact, or what you may regard initially as an astonishing claim. The claim is that the present economic mess has its roots in some very simple errors that were identified more than seventy years ago. The discovery of these errors was the achievement of an Irish-Canadian Jesuit, Bernard Lonergan. His writings of the last century have been made available in the past two decades, but they have so far not caught the attention of main-stream economists.²¹ What is needed is a stirring in public interest beyond the sense that something is terribly wrong, in Ireland, in Greece, in the United States, indeed globally. We need a stirring that would nudge economists and politicians to face the needed shifts of policies and practices.

How might that interest be stirred? It occurred to me that a broad compact presentation of what Lonergan has figured out just would not do. Such a presentation has been made available already and has had no impact. But what if one took one simple error, the simple error, of present economics, and aired it sufficiently to an audience that, so to speak, could pick it up and run with it?

introduce new topics that challenge your competence by admitting that, perhaps, you were brought up on "pseudometaphysical mythmaking" (*Insight*, 528), and would like student help to slowly shift your minding.

²¹ References to..... Lonergan vols.... Shute.... McShane.... Byrne... St.Amour.... Lawrencewhatever seems good.

So, I undertake to focus here on the astonishingly simple mistake that is locked into present economic teaching from school level onwards, summed up in the claim that THERE ARE TWO TYPES OF FIRM. Indeed, some of you may already be with me in that claim, and even say, “everyone knows that!” Well, amazingly, the reality of present economic teaching, research, bank and government policy, stands against that common assumption of any little business. How can this be? And how is it that such a simple oversight can give rise to the financial stupidities that have left us, well, as we find ourselves now in America and in Europe? These broader questions are, indeed, what interests you and me immediately. Unfortunately, the answers to these broad questions are difficult. My appeal is for your patience with my approach: let us identify the simple root, then see where it goes later, through larger puzzlings, broader readings. Let me begin then with what you will find to be shockingly simple musings that, yes, may find the echo in you expressed by the phrase, “but everyone knows that!”

There are Two Types of Firm.

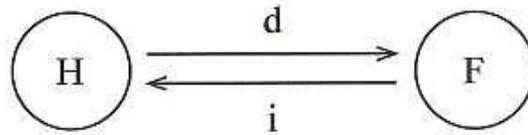
Here I wish only to talk quite simply about how the working of any particular firm, as it is presented in any elementary economic text, is so simplified as to ground a fundamental disorientation of all of economic science and practice at all levels. This is an extraordinary claim, yet I would have you grasp it as your own claim. Already I have noted my own and your bent to push further. Will the simple fundamental adjustment to the beginning of economics that comes out of this small venture really lift economics towards a new seriousness that will cut out the idiot and selfish financial goings-on of places like Wall St., the stupidities of governments in their spending and tax-policies, international economic gangsterism, etc etc? As I noted at the

beginning, the answers are in fact available. My challenge here is to make the silly mistake and the necessary new beginnings popularly evident to oneself through a few homely reflections on some associated diagrams. And all this is summed up in the slogan, mentioned at the beginning and given as title of this section: **there are two types of firms**. Taking that into account - **and** into accounting - leads to a science of economics that is to clean up all the mess of finances that have destroyed businesses and nations and cultures in the past one hundred years.

So, we start now with the standard diagram of current economic texts²² and move fairly smoothly to a diagram that points to that new science of economics that is to save us from global disaster. I wish you to come with me slowly and quietly from the standard diagram, through two transition diagrams, to the central scientific diagram of future economics.

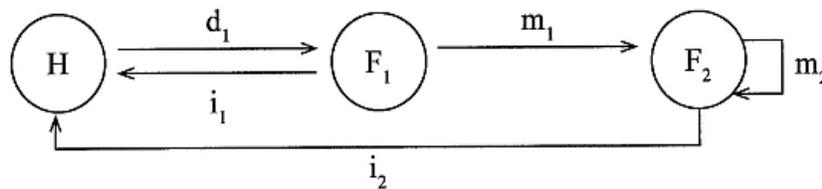
We start with the standard Household to Firm diagram of the first weeks of elementary economics, with the obvious meanings for the symbols of Households, Firms, income and demand:

²²One need only check any present standard text. McShane, *Economics for Everyone*, gives a standard text simple version of economic transactions on pp. 32-33. The fuller nonsense, with government, banks, foreign trade etc, is given there on page 127.



There is an easy way to add the second type of firm, which supplies not consumer goods, but stuff for the first type of firm: maintenance and innovative stuff, which I'll symbolize as m_i .

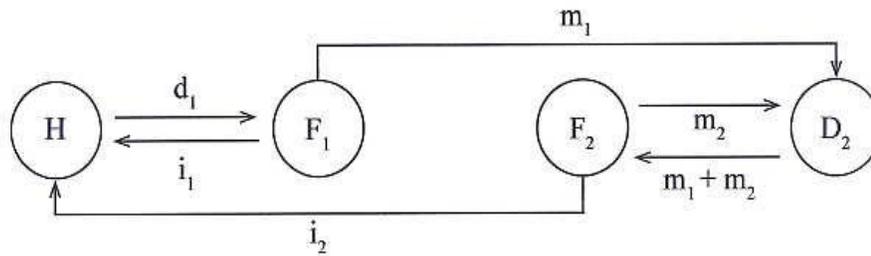
[think of **m** as pointing to maintenance **and more!!** I am thinking of innovation of course] Here you are:



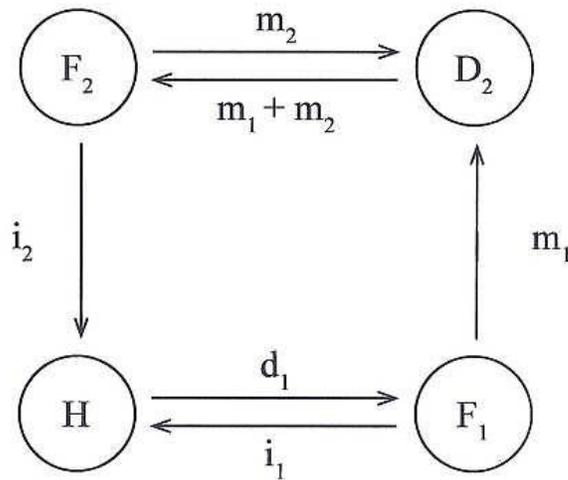
Notice now that F_2 is in the same boat as F_1 as regards maintenance and innovation. But we don't want to add F_3, F_4, \dots . I won't go into the simplification of packing in all the series of F_i into F_2 .

I just claim here that it works empirically as grounding decent measurements of business flows.

But how do we get that into the diagram?



We can make this neater by thinking of two types of demand and, if you wish, replacing Households by D_1 , with flow d_1 and making e.g. d_2 -type flowings from D_2 , the demand of firms for capital stuff, marked in the diagram as m_i . Next, we find that we get a more workable diagram by laying the transactions out in a square and adding the flow lines:



This would be the beginnings of a new economics of measurable flows, one that would yield norms of financing, of profit in both settled and innovative economies, etc etc. But understanding THAT would be a slow climb through the heavy thinking mentioned at the beginning. The fundamental need is to sort out this beginning before adding banks and taxes and international trading etc etc.