Next Stop, Boomtown

Dallas Freed

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Chapter 1: Let's Complain

Walk down your Main Street.

Count the empty storefronts. Count the "For Lease" signs that have faded in the sun.

Look in the doorway of the old bank. Someone slept there last night.

Look at the parking lot behind the arena. Someone left a needle there.

Look at the graduating class photo in the coffee shop. Ask where those kids live now.

Most of them left.

Every small town has the same list. Empty stores. People without homes. Drugs. Kids who leave and don't come back.

Seniors alone in big houses. A clinic with no doctor. A grocery store that closed, so now you drive forty minutes for milk.

You know the list. You could add to it.

So what do we do about it?

We complain

Open the town Facebook group. Scroll for a minute.

Someone posts a photo of the boarded-up hardware store. Forty comments.

"This town is dying."

"Council should do something."

“Remember when this street was full?”

“Somebody needs to fix this.”

Somebody.

Forty people saw the problem. Forty people had a view. How many of them did anything the next morning?

Complaining feels like action. It isn’t. It feels good for a minute because you named the problem and someone agreed with you.

Then you put your phone down, and the store is still boarded up.

I’m not judging. I do it too. It is the easiest thing in the world.

But here is the truth:

No one is coming.

Not the factory. Not the grant. Not the council. Not the charity. Not the church.

If your town comes back, it comes back because people who live there decided to start.

Let’s look at the ways we wait instead.

Waiting for rescue

Every struggling town has a rescue story it tells itself.

The factory will come. The new highway will bring traffic. The province will send a grant. A big-box store will open on the edge of town and bring jobs.

So the town waits. It forms a committee. It writes an appli-

cation. It sends a delegation to the capital. It waits some more.

Waiting has a cost, and nobody counts it. Every year the town waits, more kids leave. More stores close. The people who could have started something get tired, or old, or move away.

And when the rescue does come, look at what it brings.

The big-box store opens. It sells everything the Main Street shops sold, a little cheaper. The Main Street shops close. The money that used to stay in town now leaves on a truck every night.

The highway comes. It goes around the town, not through it. Now people drive past at 100 kilometres an hour.

Rescue is a lottery ticket. Most tickets lose. And while you hold the ticket, you are not doing anything else.

Big bets with other people's money

Sometimes the rescue is enormous. That makes it worse.

In 2017, Foxconn promised to build a $10 billion factory in Mount Pleasant, Wisconsin. It promised up to 13,000 jobs.

The state offered about $3 billion in incentives. That is about $231,000 for each promised job.

To clear the site, officials declared farmland and homes "blighted." That let them take property the owners would not sell.

State and local governments spent more than $1.2 billion of public money on highways, water, sewer and power for the project.

The jobs did not come. In 2021 the deal was rewritten. The new promise was 1,454 jobs, for up to $80 million in incentives.

By the end of 2022, Foxconn reported 1,029 jobs. The factory that was supposed to change a region became a few buildings and a lot of empty land.

Who paid for the bet? Not the people who made it.

The politicians who cut the ribbon moved on. The taxpayers stayed.

Here is the pattern. When the money is someone else's, the bet gets bigger and the checking gets lighter.

When the money is yours, you start small. You test. You find out quickly if you are wrong.

Small bets with your own money teach you things. Big bets with other people's money mostly teach you who to blame.

"The government should do something"

This is the most common comment in that Facebook group. It sounds responsible. It isn't.

It hands the problem to someone who does not live on your street.

It turns you from a person who could act into a person who waits for permission.

And think about what "the government" means in a small town. It means a council that meets twice a month. A budget that is already spent. Staff who answer to the province, which answers to the city voters, who have never heard of your town.

Even when the government acts, it acts the way governments act. Slowly. With forms. With one program for every town, because it can't design one for yours.

The person who knows your town best is not in an office in the capital.

It is you. It is your neighbour.

Relying on nonprofits

When the government doesn't come, we turn to the nonprofit. The shelter, the charity, the foundation, the church.

The people who work there are often good people. That is not the problem.

The problem is where the money comes from.

A business gets paid when it solves your problem. If it doesn't, you stop paying, and it goes out of business.

A nonprofit gets paid by donors and grants. Its money does not depend on solving the problem. It depends on telling a good story about the problem.

So what happens when the problem gets smaller?

The donations get smaller too. The grant is not renewed. The staff lose their jobs.

No one has to plan this. No one has to be a villain. The incentive does the work quietly.

Look at the reports a nonprofit sends to its donors. They count what it did. Meals served. Beds filled. Workshops held.

They rarely count what changed. How many people no

longer need a meal? How many people left the shelter and never came back?

A shelter that serves more meals every year looks like a success in its report.

In your town, it means the problem is growing.

Churches work the same way. They run on donations, and they are a nonprofit like any other.

Good people. Wrong incentive.

Rules that block small starts

Let's say you do want to start something. A food stand. A room above your shop for rent. A small daycare in your house.

Now meet the rules.

The permit costs more than the stand. The zoning says you can't run a business from your home. The parking rule says your shop needs four spaces you don't have. The fire inspector wants a second exit. The health inspector wants a three-compartment sink.

Each rule has a reason. Each one sounds fine on its own.

Together, they make a cheap idea expensive. And an expensive idea is an idea that doesn't happen.

The big-box store can afford the rules. It has a lawyer for that.

Your neighbour with a good idea and $500 can't.

So the rules that were meant to protect the town end up protecting the big players from the small ones.

Money that leaves town

Last one. This one is quiet.

Every time you buy something online, the money leaves. Every time you drive to the city for groceries, the money leaves. Every time the town hires a firm from somewhere else, the money leaves.

A dollar spent at the local hardware store pays the owner. The owner pays the teenager who works on Saturdays. The teenager buys lunch at the diner. The diner buys eggs from a farm down the road.

That dollar goes around the town four or five times before it leaves.

A dollar spent online goes around once. It goes to a warehouse in another country, and it never comes back.

A town where the money leaves is a town that bleeds slowly. You don't see the wound. You just see the "For Lease" signs.

None of this needs a villain

Read that list again.

Waiting for rescue. Big bets with other people's money. Handing it to the government. Relying on nonprofits. Rules that block small starts. Money that leaves town.

None of these needs a bad person. Each one is a habit. Each one feels reasonable from the inside.

That is why they are so hard to see.

And habits change. One person at a time. One morning at a time.

A town does not boom because one person changes. It booms when a hundred people each do one thing.

So go back to that Facebook group. Look at the forty comments under the photo of the hardware store.

What if forty people had each done one thing?

Think About It

Write down the one problem in your town that makes you angriest.

Now write down the last thing you did about it.

If the answer is “I complained,” good. You know where you are. Turn the page.

Done complaining? Start here.

Chapter 2: Let's Agree

You are done complaining. Good.

Now you want to start. So does your neighbour. So does the woman who owns the diner. Each of you will start a different thing. Before you start, the three of you need to agree on a few things.

Nobody needs to organize that. Each of you reads the same page. This is the page.

Why? Because a good heart is not enough.

You have seen plenty of good hearts. The committee meant well. The politicians who cut the Foxconn ribbon meant well. The shelter means well. Good hearts built all of it, and the town is still stuck.

So we agree on six things first. Everything we build must pass all six.

They are true in every town. A fishing town. A farm town. A mill town. Yours.

1. Strive for progress

A boom is not a place where a town arrives. A boom is movement.

Think about the boarded-up hardware store. It has looked the same for six years. That is the worst thing about it. Nothing about it changes.

Now picture one change. Someone washes the front window. A week later, someone puts a table of used books inside. A week after that, the table has a cash tin and a

sign.

It is not a store yet. But the street is different from last month. People notice. People talk.

Progress does not need a plan for the whole town. It needs the next small thing, and then the one after that.

Each small thing teaches you what the next one is. Try it. Look at what happens. Change it. Try again.

And who does the next small thing?

No one is coming. So I start.

That is the agreement. I don't wait for the committee. I don't wait for the perfect idea. I move, and I keep moving.

2. Think critically

Movement is not enough. You can move fast in the wrong direction.

Here is a real example.

Many towns have taken troubled teenagers on jail tours. One program is called Scared Straight. The idea is simple. Show a kid the inside of a jail now, and the kid stays out of trouble later.

It feels right. It looks like action.

Then researchers tested it. One review pooled nine trials with 946 young people. The kids who took the tour broke the law more often than the kids who did not.

Read that again. Doing nothing was better.

How does a town miss that? It counts the wrong thing. It counts the tours. It does not count what happens to the

kids.

So we agree to three habits.

- **Find the real problem.** “The store is empty” is what you see. Why is it empty? Ask the owner.
- **Use evidence.** If someone tried your idea before, find out what happened.
- **Count what changed, not what you did.** Don’t count meals served. Count people who no longer need a meal.

And don’t lie to yourself. If your way does not work, say so, and change it.

3. Play the long game

Nobody saves a town in a year. So we build for twenty.

- **No debt you can’t carry.** A shop that owes the bank every month has no room for a slow winter.
- **No big bets.** You saw a big bet with other people’s money. It was Foxconn.
- **Nothing that dies with one grant.** If the money comes from one cheque, the project ends when the cheque ends.

There is one more habit. Before you start, ask: then what?

Say your street comes back. The shops fill. Visitors come. Then what? The rent goes up. The people who fixed the street can’t afford to stay on it.

You can see that problem today. So you sign a long lease today, at today’s rent.

Every solution makes a new problem. In the long game, you look for it first.

4. Agreements over assumptions

In Mount Pleasant, officials wanted land for the Foxconn factory. Some owners would not sell. So officials declared farmland and homes “blighted,” and took them.

Nobody asked those families to agree. Someone assumed that the project mattered more than they did.

We go the other way. Everything we do is voluntary.

Nobody is forced to pay. Nobody is forced to take part. Nobody loses a home, a field or a dollar without a yes.

Do you want your neighbour’s empty building? Ask her. Make an offer. She says yes, or she says no. If she says no, you find another building.

This sounds slow. It is faster than you think. A plan that needs force needs a vote, a hearing and a lawyer. A plan that needs a yes needs a knock on a door.

It also keeps you honest. If nobody pays for your idea by choice, the town is telling you something. Listen.

The same rule works inside your project. Say out loud who does what, who pays what and who gets what. Write it on one page.

Many feuds in a small town start with something that nobody said out loud.

5. Distribute responsibilities

Every town has a hero. She runs the fair, the food drive and the hockey league. Everyone is grateful.

Then she moves away to be near her grandchildren. The

fair ends that year.

The town did not have a fair. It had her.

The same thing happens with one big employer. It happens with one office that decides everything. When one person holds everything up, one loss brings everything down.

So we spread it out.

Six families each own one attraction. One company does not own the block. Forty people each do one job for one hour. One person does not do forty jobs.

Power works the same way. A person who holds all of it makes mistakes, and nobody can stop them.

When the work is spread out, each person decides about the thing they know best. And no single person can sink the town.

Shock-proof

Put agreements 3 and 5 together. You get a town that survives a bad year.

You need both. Look at what happens with only one.

Picture a hundred small shops, all built on debt. There are many owners. That part is right. Then a recession comes. Sales drop. The payments don’t. The bank takes all one hundred.

Those shops were spread out, but nobody built them for the long game.

Now picture one family that has run the town’s only mill for eighty years. No debt. Careful people. That part is right.

Then the last of them retires, and nobody takes over.

That mill was built for the long game, but one family held it.

Now picture a hundred owners who each paid their own way. A recession takes a few. The rest stay open.

That town bends. It does not break.

6. Reward the result

Remember the hard thing about nonprofits. Good people. Wrong incentive. The money comes in when someone tells the problem well. It does not come in when the problem shrinks.

Here is the same idea as a rule you can use.

The person who runs it must gain when the problem gets smaller.

A landlord rents a room to a man who had none. The landlord gets rent. The man gets a door that locks. The better it goes, the longer he stays, and the more both of them gain.

An employer hires someone in recovery. If the worker stays sober, the employer keeps a good worker. Both of them want the same result.

Compare that with the shelter that reports more meals every year.

So ask one question about every idea, yours or anyone’s.

Who is better off when this works?

If the answer is “the person who does it,” it keeps going on a cold morning in February. If the answer is “nobody in

particular," it runs on goodwill. Goodwill runs out.

This is not greed. It is what keeps a good thing alive after the excitement is gone.

Six agreements

Strive for progress. Think critically. Play the long game. Agreements over assumptions. Distribute responsibilities. Reward the result.

None of them is about your town in particular. They hold in every town.

Now we know how to build. We don't yet know what to build.

For that, you need a picture.

Think About It

Think of one project in your town that failed or faded away.

Hold it against the six agreements. Which one did it break?

Now take the problem you wrote down, the one that makes you angriest. Which agreement will be the hardest for you to keep?

We agree. Now let's dream.

Chapter 3: Let’s Dream

Picture a town on flat farmland, beside a highway. I made this town up. Stay with me.

You see the Ferris wheel ten minutes before the exit. It turns slowly, with a thousand white bulbs. Below the wheel, one block of Main Street is a midway all year. There is mini golf in the old lumber yard. There is an arcade in the bank basement. A fudge shop pulls taffy in the window.

Six families own the six attractions. One ticket works at all of them.

On Saturday night the line for the wheel reaches the bakery. So the bakery stays open until eleven.

Now ask yourself a question. Would you take that exit?

Back to zero

Most of what we do for a town is repair.

We pick up the litter. We patch the roof of the arena. We hold a fundraiser for the food bank.

Each of these is good. I am not telling you to stop.

But repair takes something broken and makes it less broken. It gets a town back to zero.

Nobody tells a friend, “You have to see this town. It has no litter.”

A town that only repairs is a town on defence.

A dream is different. A dream adds something that was not there. It does not fix the empty storefront. It makes the

storefront worth renting.

Repair asks, “What is wrong here?”

A dream asks, “What could be here?”

Dream first, then work backward

A dream does not need to be expensive. Picture a second town. I made this one up too.

It began with one street in December. Every house on that street put up lights. The next year, the next street did the same. Now every house in town is lit, from the first frost to the last. Each street chooses its own colour.

From the hill road, the town looks like a quilt.

Cars arrive at dusk from four counties. The shops stay open until ten. A dozen porches sell cocoa.

What did the dream cost? A few strings of lights for each house.

I think the best ideas are often almost free.

Here is how to find one. Ask a single question:

What would this look like if it were easy?

Don’t ask yet if it is possible. Don’t ask what it costs. Don’t ask who will let you.

Describe the town you want as if it already exists. Be exact. What do you see from the highway? What does a visitor tell a friend on the drive home?

Then work backward. What must exist for the picture to be real?

For the town of lights, it is one lit street. For one lit street, it is one lit house. Yours.

Dream first. Then work backward until you reach something you can do this week.

What is a boom?

What are you dreaming toward? What does it mean for a town to boom?

It does not mean more people. A town can grow and get worse.

I think a boom is a set of questions. Anyone in town can answer them with a yes or a no. They cover seven parts of town life, and I call these parts sectors.

- **Safety.** Can I leave my door unlocked?
- **Health.** Can I get health help when I need it?
- **Opportunity.** Can I start something here, or find work, without leaving?
- **Places and daily needs.** Is Main Street full? Can I buy what I need this week in town?
- **Economic engine.** Does money come in from outside? When it comes in, does it stay a while?
- **Home.** Does everyone have a roof?
- **Community.** If the power goes out, will someone check on me?

Score your own town now. Give it one point for every yes.

Two things to know about your score.

First, you and your neighbour will not care about the same sectors. A parent of small children thinks about safety. A man of seventy thinks about health. A woman of twenty

thinks about opportunity.

That is fine. You only need to pick one and start.

Second, ask who is answering.

If you own a house and a business, you may answer yes to all seven. Now ask the person who slept in the doorway of the old bank.

A town booms when the person with the least can also say yes.

Every town is different

Soon you will pick a way to start. I have 101 of them for you.

Every one is an example. It is not an instruction.

Your town has its own river, or no river. It has its own empty building, its own highway and its own people.

If you copy a way exactly, it will probably fail. It was not made for your town.

Remember the government. It runs one program for every town, because it can't design one for yours. If I gave every town the same 101 answers, I would make the same mistake.

So don't copy the town. Copy the method.

Picture a ski town in the mountains. Forty families own the hill together.

A prairie town can't use the hill. It can use this: "Forty families own the thing that brings people in." On the prairie, the thing may be a dark sky or a rodeo ring.

The ski hill stays in the mountains, and the method goes home with you.

Then treat your version as a first try. Try it. Look at what happens. Change it. Try again.

This is the first agreement: strive for progress. Progress is not one perfect copy. It is many small changes, and each change fits the way to your town a little better.

You know your town. I don't. That is why you must do this part.

How each way is built

The 101 ways are sorted by the seven sectors. Find the sector where your town scored a no. Start there.

Each way has two main parts.

A bold vision. This is a picture of the finished dream. It is big on purpose. It should make you a little nervous.

A first step you can take this week. This is small on purpose. It should be hard to fail.

Go back to the Ferris wheel. The first step is not "buy a wheel." Rent a travelling wheel for one weekend. Put it at the end of Main Street. Count the riders.

If two hundred people ride, you have learned something. If twenty ride, you have learned something too, and it cost you one weekend.

Each way also says who gains and what to watch for. And every way keeps the six agreements. If a way breaks one, I left it out.

A way with no vision is a chore. A vision with no first step is a daydream.

You need both.

Nobody organizes it

You will not find an organization in the 101 ways.

I won't organize your town, and I won't ask you to. No committee. No campaign. No sign-up sheet. No get-together about the future of Main Street.

A meeting is not the trouble. The organizing is.

To organize people, you must get them to agree. That is slow.

Ten people need ten yeses before anyone moves. One person wants a different colour. One wants to wait until spring. By spring, nobody remembers the idea.

A trade needs one yes. If she says no, you knock on the next door.

A thing you do alone needs no yes at all. You can start this morning.

There are two more reasons.

An organized thing has a centre. Someone holds the list. Someone sets the date. Everyone else waits to be told.

Remember the woman who ran the fair. When the centre leaves, the thing ends. That is the fifth agreement: distribute responsibilities.

And an organized thing has members. A culture has everyone.

Think about the town of lights. Nobody organized the lights. One house put them up. The neighbour saw them and made one tiny decision.

After a few winters, lights are what that town does. Nobody can cancel them, because nobody runs them.

That is how a town booms. People make tiny decisions, one thing at a time, and the decisions become a culture.

So no first step asks you to organize people.

Some first steps ask you to knock on one door and make one offer. Some ask you to sell twelve seats at your own table. Those are trades, and each person chose the trade.

You decide. You do one thing. Then you decide again.

Think About It

Close your eyes and stand at the edge of your town, ten years from now.

Write down three things you see. Be exact. Write the colour, the sound and the name on the sign.

Now write down what a visitor tells a friend on the drive home.

Then look at your score. Circle the sector with the no that bothers you most.

You have a dream and a sector. Now pick a way.

Chapter 4: Safety

Can I leave my door unlocked?

1. The town that doesn’t lock

After six, every shop on Main Street stays open with no clerk inside.

The vision. Picture a town at nine in the evening. Every shop door on Main Street stands open. Each shop has a lit shelf, a price list and a cash tin. There is no clerk. A city couple buys jam, a scarf and a loaf, and they drop the bills in three tins. Each owner counts the tin at breakfast. A chalkboard in each window shows the count from last night: “Sold 14. Paid 14.”

The first step. Put one shelf outside your own door this week. Add ten items, a price list and a tin. Leave it there for seven evenings. Each morning, count the items and count the money.

Who gains. The shop owner sells for six more hours and pays no wages for them. Every other shop gains too, because city people take the exit to see it.

Watch for. One thief can empty a tin, so start with cheap goods and empty the tin each morning. Your insurance may not cover a shop with no clerk. Check the rule first.

2. The wallet count

The town loses twenty wallets on purpose each year and puts the result on its sign.

The vision. Picture a town beside a highway. The sign at the exit says “19 of 20 wallets came home.” Each June, twenty shop owners each pay for one wallet. Each wallet holds twenty dollars and a phone number. A stranger drops the wallets on benches, in the park and at the arena. Each wallet that comes home hangs in the window of the shop that paid for it. The inn prints the count on every booking.

The first step. Put ten dollars and your phone number in an old wallet. Ask a friend from another town to drop it on Main Street. Do this five times in one month. Count the calls.

Who gains. The inn, the shops and anyone who sells a house earn when the count is high. A stranger believes a number more than a slogan.

Watch for. A low count is public too. Print it anyway, because nobody believes a count that only goes up.

3. Pay the vandals

A building owner hires the teenagers who tag his wall to paint it.

The vision. Picture a town with a brick lane behind Main Street. Nine walls carry nine murals. A teenager signed each mural, and the owner of each wall paid for it. A small plate shows the price: “Paid $400.” The painters walk the lane on Friday nights and fix every scratch themselves. Nobody has tagged a wall there in three years. Visitors take a photo at each wall, then they buy lunch on Main Street.

The first step. Find the newest tag on your wall. Ask around until you know who painted it. Offer that person fifty dollars and the paint to cover the wall with a design

you both agree on.

Who gains. The building owner stops paying for cleanup every month. The teenager earns a first paid job and a name on a wall.

Watch for. Other teenagers may tag a wall to get hired, so pay only for a design you agreed on paper. Your town may have a rule on murals and signs. Check the rule first.

4. The street that never sleeps

The businesses that work at night all move to one street, so the street is never empty.

The vision. Picture a town at three in the morning. One block of Main Street has its lights on. The baker pulls the first trays at two. The laundry next door washes the sheets from the motel. The repair shop across the street fixes a truck for a six o'clock start. There are three owners, three leases and eleven workers. A driver stops for a hot roll at four. Someone is awake behind every window, so nobody tries a door.

The first step. List every business in town that works after midnight. Visit each owner this week. Ask one question: "What would it take for you to work on Main Street?" Write down each answer.

Who gains. The landlord with an empty storefront gains a tenant. The night owners gain sales at the door, and the day shops beside them pay for fewer broken locks.

Watch for. Night work makes noise and light, and people may live above the shops. Zoning may limit the hours on the street. Check the rule first.

5. The dog watch

Shop owners pay dog walkers a dollar for each night walk down the back lane.

The vision. Picture a town with a lane behind its shops. Twelve shop owners each put thirty dollars a month in a tin at the hardware store. A clipboard hangs on the last gate in the lane. A dog walker signs it after dark and earns a dollar for each pass. Most nights, eleven or twelve dogs pass. The woman with the old collie earns forty dollars a month. The lane has footsteps, a flashlight and a bark every half hour.

The first step. Walk your dog down the back lane every night for two weeks. Write down the time and what you see. Then show the notes to one shop owner and ask for a dollar a pass.

Who gains. The dog walker earns for a walk the dog needed anyway. The shop owner pays less in a year than one broken window costs.

Watch for. A dog walker may try to stop a thief and get hurt. The job is to walk, to be seen and to phone. A paid patrol may also need a security licence. Check the rule first.

6. The street that insures itself

Twenty households pool $100 each against theft, and they split what is left in December.

The vision. Picture a street of twenty houses. Each January, every household puts $100 in one account. Two neighbours hold the bank card, and a board at the corner shows the balance. The pool pays for a stolen bicycle within a

week. In December the street splits what is left. Last year each household got $86 back. Every neighbour watches every porch, because each theft comes out of their own December.

The first step. Ask three neighbours to put twenty dollars each in a jar with you for three months. Write one page: what the jar pays for, the most it pays, and who decides.

Who gains. Every household earns its money back when the street has no theft. The household that loses a bicycle gets paid in a week, by people it knows.

Watch for. A pool that pays for losses may count as insurance, and insurance law is strict. Check the rule first. One large loss can also empty the pool, so set a limit for each payment.

Chapter 5: Health

Can I get health help when I need it?

7. The crew that always shows up

Hire only people in recovery, test before every shift, and sell the one thing other crews can't promise.

The vision. Picture a town with a roofing crew of twelve. At 6:45 each morning, every worker takes a test at the shop door. A clean test opens the shift. A failed test means no work today and a new try tomorrow. The trucks leave at seven, every day. The sign on each truck says "Everyone arrives." Builders from three towns book the crew months ahead. One woman in recovery owns the company.

The first step. Call three builders this week. Ask one question: "What would you pay for a crew that always arrives on time and sober?" Write down each answer. Now you know if a market exists.

Who gains. The owner earns, because builders pay more for a crew that always arrives. In one small trial from a single lab, 79.3% of cocaine tests were clean when work depended on the test, against 50.7% with work alone.

Watch for. A worker who fails a test needs a clear way back, or the crew shrinks. Check the rule first: employment law covers who you hire and how you test.

8. The prize bowl

Give a worker a prize draw for every clean test, and let the bowl do what a lecture can't.

The vision. Picture a town with a sawmill that employs thirty people. A glass bowl sits on the foreman's desk. It holds five hundred paper slips. Most slips say "Good job." Some win $1. A few win $20. One wins $100. Any worker who wants to join takes a test on Monday and Thursday. Each clean test earns one draw, right then. The owner pays for the prizes. He counts the missed shifts each month.

The first step. Buy ten cheap tests. Fill a jar with fifty slips. Offer the draw to one worker who wants it. Run it for four weeks. Count the shifts that he misses.

Who gains. The employer saves the cost of every missed shift, and the worker wins prizes. In one trial, the prizes cost about $203 for each person over 12 weeks.

Watch for. In the research, the effect fades when the prizes stop, so plan a long run. Check the rule first: a test at work and a prize draw can each hit one.

9. The barber's cuff

The barber checks your blood pressure with every cut, because you see him more often than you see a doctor.

The vision. Picture a town with one barber and one hairdresser. A blood pressure cuff hangs beside each chair. You sit, the cuff goes on, and the cut starts. The barber writes two numbers on a card and hands it to you. The card has twelve lines, one for each month. He says nothing about the numbers. A line at the bottom says, "Show this

card to a nurse or a doctor." The cut costs one dollar more.

The first step. Buy one home cuff. Take it to your barber as a gift. Ask him to offer it to ten customers. Count how many say yes.

Who gains. The barber earns one dollar more for each cut, and the card brings you back every month. You gain a number that you did not have.

Watch for. A cuff can give a wrong number, and a barber who explains the number acts as a doctor. Check the rule first: privacy law, and the work that a barber's licence allows.

10. The house that comes with the job

Forty families buy one good house, and the doctor lives in it for free while the clinic stays open.

The vision. Picture a town where the best house on the river road has forty owners. Each family holds one share. A brass plate by the door lists forty names. The doctor pays no rent. Her agreement is one page. She lives here as long as the clinic is open four days a week. If she leaves, the families keep the house, and it waits for the next doctor. The clinic is a five-minute walk away.

The first step. Write the idea on one page. Take it to ten neighbours. Ask each one, "Would you buy one share?" Write down each yes and each amount.

Who gains. Each family saves the forty-minute drive to a doctor and owns a share of a good house. The doctor saves her rent.

Watch for. The house can sit empty between doctors. Forty

owners cannot vote on every repair, so name one owner who decides repairs, in writing. Check the rule first: shared ownership, and tax on a free house.

11. The best bar serves no alcohol

The liveliest room in town serves no alcohol, and people in recovery own it.

The vision. Picture a town where the busiest room on Friday night has no beer taps. Three people in recovery own it. A band plays until midnight. The menu lists twenty drinks, and none has alcohol. Nobody asks why you ordered one. The door stays open until one in the morning. Farmers, students and night-shift workers share the long tables. On a good night, the owners count two hundred sales.

The first step. Ask a café owner for the room after closing on one Friday. Bring a speaker and three drinks with no alcohol. Sell them. Count the people who come.

Who gains. The owners earn from every drink, and they work in a room that is safe for them. The café owner earns rent for hours that were empty.

Watch for. Late music brings noise complaints, and some guests arrive drunk from somewhere else. Check the rule first: business licence, food rules and music licence.

12. The porch nurse

A retired nurse sells small help from her porch, two mornings a week, at ten dollars a visit.

The vision. Picture a town where a retired nurse opens

her porch on Tuesday and Friday mornings. Two chairs, a small table and a kettle stand by the door. A sign on the gate says “Small things. $10.” She cleans a cut. She changes a dressing. She looks at a rash and tells you if a doctor must see it. By noon, eight people have come. The cash tin holds eighty dollars. Nobody drove forty minutes.

The first step. Find one retired nurse this week. Ask her one question: “Which small things would you do on your porch for ten dollars?” Write down her list. Then ask what her licence allows.

Who gains. The nurse earns ten dollars a visit from skills that sat unused. You save a forty-minute drive for a small thing.

Watch for. Someone will bring a big problem to the porch, and she must send that person to a doctor. Check the rule first: nursing licence and insurance.

Chapter 6: Opportunity

Can I start something here, or find work, without leaving?

13. The Month Shop

Give your best empty storefront to a stranger for one month, and let luck choose the stranger.

The vision. Picture a town with one storefront that changes on the first of every month. In March it sells kites. In April a girl of nineteen sells cinnamon buns. Each January the landlord draws twelve names from a hat in the window. The landlord owns the building and takes ten cents of every dollar sold. People walk past on the first to see what opened. Three shops on the street began as a month.

The first step. Find the owner of one empty storefront. Ask for one month, with no rent and a tenth of your sales. Sell one thing there for thirty days. Count what you sell.

Who gains. The landlord earns from a building that earned nothing. The seller tests a business for one month and does not sign a long lease.

Watch for. A month is short, and a good shop can lose its home on day thirty. Agree at the start where a winner moves next. The building may need a business licence and insurance for each new seller. Check the rule first.

14. The boomerang contract

Pay a teenager to leave town, and write the return trip into the agreement.

The vision. Picture a town where the butcher is twenty-six. She grew up here. The old butcher paid half of her two years of training in the city. Their agreement is one page, and it hangs behind the counter. She came back and worked beside him for three years. Now she owns the shop, and she pays him each month from the till. His name is still on the window, under her name.

The first step. If you own a shop, pick one teenager who works hard. Ask this question over a coffee: "If I help pay for your training, will you come back and buy me out?"

Who gains. The owner gets a buyer for a business that nobody else wants to buy. The teenager gets training with less debt, and a business at the end of it.

Watch for. You cannot force a person to come back. Write what the teenager repays if the teenager stays in the city. A parent may need to sign for a minor. Check the rule first.

15. The business that buys itself

Sell your shop to the employee who cannot afford it.

The vision. Picture a town where the hardware store changes hands without a bank. The owner is sixty-eight. His clerk of nine years now owns the store. She pays him a fixed share of the profit each month for ten years. He comes in on Tuesdays and teaches her the suppliers, the books and the slow months. Her payments are his pension. So he wants her to win. The sign has not changed, and the lights are still on.

The first step. If you are the owner, write down last year's profit. Show the number to your best employee this week. Ask if that employee wants to own the place in ten years.

Who gains. The owner gets a pension from a business that had no buyer. The employee gets a business without a bank loan.

Watch for. If the new owner fails, the old owner's pension stops. Write what happens to the business when a payment is missed. A sale has tax and contract rules. Check the rule first.

16. The teenager gets ten percent

Let a sixteen-year-old teach a shop owner of sixty how to sell.

The vision. Picture a town where the fabric shop is fifty years old and ships across the country. A boy of sixteen comes in after school. He photographs twenty bolts of cloth and lists them online. He packs the orders on the cutting table. He keeps a tenth of every online sale, and the owner keeps the rest. Parcels leave the back door every afternoon. Four other shops on the street now have a teenager of their own.

The first step. If you are the teenager, walk into one old shop. Offer to list ten items online for no pay. Ask for a tenth of what those ten items sell for.

Who gains. The shop owner gets customers from outside the town and pays only when a sale happens. The teenager earns real money and learns a business without leaving.

Watch for. Online orders can grow faster than one teenager can pack them. Decide early who owns the online shop if the teenager leaves. Work by a minor has rules. Check the rule first.

17. Sell it before you build it

Open the bakery after the bread is sold.

The vision. Picture a town with no bakery for eleven years. Then a list goes up in the gas station. It asks for fifty households to pay for one loaf a week, for one year, in advance. The baker buys her oven with that money. She opens with no debt. Every Friday, fifty paper bags stand in a row on the counter, each with a name. She bakes ten more loaves for people who walk in.

The first step. Bake twelve loaves at home. Sell them to twelve neighbours. Then ask each one a direct question: "Will you pay now for a loaf every week for three months?"

Who gains. The baker starts with customers and without a loan. The households get fresh bread without the drive.

Watch for. You owe fifty households a year of bread, and their money is already spent on the oven. Say in writing what happens if you get sick or stop. Food that you sell has kitchen rules. Check the rule first.

18. Every building works two shifts

Rent out your diner for the hours when you are asleep.

The vision. Picture a town where the diner serves eggs until three. At five, the sign flips. A different cook unlocks the same door and serves curry until ten. She brings her own food and her own staff. She pays the diner owner a share of each night's sales. The street has a restaurant open for fifteen hours a day. The diner owner pays the same rent as before and earns from the hours when she is at home.

The first step. Find one kitchen in town that closes early. Ask the owner for one evening. Cook one dinner for twenty people, and give the owner a fifth of the sales.

Who gains. The owner earns from the hours when the building is closed. The second cook starts a restaurant without a lease or a kitchen of her own.

Watch for. Two businesses share one fridge, one stove and one reputation. Write down who cleans, who pays for a broken fryer and who stores what. The lease, the food licence and the insurance may each name one business. Check the rule first.

19. Work in the window

Put the people who work for the city in the shop windows, where the town can see them.

The vision. Picture a town where six shop windows on Main Street each hold a desk. An accountant works in the window of the shoe store. A designer works in the front of the old pharmacy. Each one pays the shop owner a small rent every month, and each has a key. They buy lunch on the street. At four in the afternoon, a visitor counts eleven people at work behind glass. The street looks busy because it is busy.

The first step. If you work from home, ask one shop owner for a table in the window for one week. Offer the price of a daily coffee. Count the people who stop and talk.

Who gains. The shop owner earns rent from a metre of floor that held a dusty display. The worker gets a cheap office and people to talk to.

Watch for. A window is not private, and some work needs quiet or a closed screen. A shop that rents a desk may change its use under the zoning or the lease. Check the rule first.

20. The class contract

Give the graduating class a real job and a real invoice before you give it a diploma.

The vision. Picture a town where every graduating class is a company. Each year the class sells one paid job to the businesses of the town. One class paints every fence on Main Street. The next class runs all the deliveries in December. The class sets a price, signs an agreement, does the work and sends an invoice. In June, twenty-three students split the profit. A board in the hardware store shows each class and what it earned.

The first step. If you own a business, write down one job that you pay an outside company to do. Offer that job, at that price, to five students in the final year.

Who gains. The business gets the work done by people who live nearby. Each student earns money and learns to price, deliver and get paid.

Watch for. A class does not split work equally, so the class must decide how it splits the money before it starts. Poor work must be paid as poor work. Work by a minor has rules. Check the rule first.

21. The pot

Ten people with no money to start a business become a bank for each other, one month at a time.

The vision. Picture a town where the same list of ten names hangs on ten fridges. On the first of each month, each person sends $100 to the next name on the list. That person has $1,000 by supper. The order was drawn from a hat in January. Nobody meets. The first pot bought a pressure washer. The third pot bought a used espresso machine. After ten months, every person has taken one pot. No bank was asked. Four small businesses in town began on that list.

The first step. Ask two people that you trust to try a small pot. Each of you puts in $20 a month for three months. Draw the order from a hat tonight.

Who gains. Each member gets a sum that would take ten months to save alone, and some members get it in the first month. The town gets the businesses that the pots start.

Watch for. A member who takes an early pot can stop paying, and the last members lose. Start with people you know well and with small sums. A money pool can hit a rule where you live. Check the rule first.

22. Borrow from the old lady next door

The best lender for a young person is seventy-nine and lives across the street.

The vision. Picture a town where a woman of seventy-nine lends $3,000 to the young man two doors down. He buys a mower and a trailer. Their agreement is one page, with

a rate above what her bank pays. He pays her on the first of each month, at her door, and stays for tea. From her window she watches the trailer leave each morning. On that street, five seniors have lent to five young people.

The first step. If you are the young person, write one page. Say what you will buy, what it will earn and how you will repay. Take the page to one neighbour who knows you.

Who gains. The senior earns more than the bank pays and can see where the money works. The young person gets a loan that a bank would refuse.

Watch for. A senior can lose savings that the senior cannot replace, so the loan must be small. An unpaid loan can also end a friendship between neighbours. A private loan has lending rules. Check the rule first.

Chapter 7: Places and Daily Needs

Is Main Street full? Can I buy what I need this week in town?

23. One trip for the whole town

Your town does not need a big store. It needs one driver with two hundred lists.

The vision. Picture a town forty minutes from the city. On Thursday at seven, one white van leaves Main Street. The driver holds two hundred lists. At four, the van parks at the old gas station. Two hundred bags stand on tables, each with a name on a tag. You pay a fee of three dollars for each bag. The driver owns the van and the route. A second driver owns the Monday trip.

The first step. Ask five neighbours for their city list this week. Make the trip on your usual day. Charge three dollars for each bag. Count how many neighbours ask about next week.

Who gains. The driver earns a fee on every bag. Each neighbour saves a tank of fuel and half a day.

Watch for. The trip can take sales from the shops that are still open in town, so carry only what the town does not sell. Paid delivery can need commercial insurance, and some goods need a licence to carry. Check the rule first.

24. One door, six services

Six services that each fail alone can all live behind one door.

The vision. Picture a town with one pub and nothing else open. Walk in at noon. On the left, a counter has a mail slot and a wall of parcel shelves. A locked cabinet holds the pharmacy pickups. Three shelves of library books stand by the fire. The bank machine is beside the dart board. Each service pays the pub owner a small fee each month. You count six signs on one door. The owner counts forty more lunches each week.

The first step. Ask one pub or café owner to hold parcels for ten neighbours for one month. Each neighbour pays one dollar for each parcel. Count the parcels. Count how many people stay for a meal.

Who gains. The pub owner earns six small fees and sells more meals. Each service reaches the town and pays no rent for a building of its own.

Watch for. If the pub closes, the town loses six services on one day. Mail, medicine and money each have their own licence and insurance. Check the rule first.

25. Fill the gaps with wheels

An empty lot is not a hole in Main Street. It is a parking space for a shop.

The vision. Picture a Main Street with four empty lots. Now ten small shops on trailers stand in those lots. One sells pies. One sharpens skates. One sells books. Each shop owner pays the lot owner a small rent each week. Strings of lights hang between the trailers. In the fall, the pie shop moves into the old shoe store. The record shop did not work, so it is gone, and a tool shop stands in its place.

The first step. Ask one lot owner for one Saturday on the

lot. Park one borrowed trailer or one truck there. Sell one thing from it. Count the customers and write down what they ask for.

Who gains. The shop owner tests a shop for the price of a trailer, not a lease. The lot owner earns rent on bare ground, and the landlord next door gets a tenant with proof of sales.

Watch for. A trailer pays less rent than a storefront, so the indoor shops can call it unfair. Zoning, a vendor licence and food rules can all apply to a shop on wheels. Check the rule first.

26. Paint the town one colour

Every building on Main Street is the same bold yellow, and that is the attraction.

The vision. Picture a town beside a grey highway. You see a yellow line on the hill before you see a sign. Every building on Main Street is the same bold yellow: the bank, the diner, the feed store, the old hotel. Visitors stand in the road to take a photo. The diner sells a yellow pie. The hardware store sells the paint in one-litre cans. Each owner paid for their own wall. Thirty walls match.

The first step. Mix one bold colour and paint one sheet of plywood. Stand it against your own wall for a week. Ask three owners on your block if they would paint their walls the same colour.

Who gains. Every shop owner on the street sells to visitors who stop for the photo. The hardware store owner and the local painter earn on every wall.

Watch for. One owner who says no breaks the picture, and you cannot force that owner. Visitors can stop for a photo and buy nothing. Some streets have heritage or sign rules for colour. Check the rule first.

Chapter 8: Economic Engine

Does money come in from outside? When it comes in, does it stay a while?

27. The Wanted Wall

An empty shop window lists everything your town drives to the city to buy, with the dollars beside each line.

The vision. Picture a town with one empty window on Main Street. A list is painted on the glass. “Shoes: $310,000 a year. Haircuts: $95,000. Tires: $240,000.” Each figure comes from a count of what the town’s households spend in the city. Three lines have a red stripe through them and a family name. Those three families each own a new shop. The owner of the building owns the window, and now has three tenants.

The first step. Ask twenty households one question: “What did you buy in the city last month, and what did you pay?” Write the top five answers on a sheet. Tape the sheet in one empty window.

Who gains. The person who opens the shop gains customers on the first day. The owner of the empty building gains a tenant.

Watch for. People say they will buy in town more often than they do. Before you sign a lease, ask ten of them to pay for a first order in advance.

28. Town membership

City families pay a yearly fee to belong to a town where they do not live.

The vision. Picture a town with a hundred member families. Each family pays $1,200 a year. On Friday night their cars stop at twenty houses that have a spare room and a brass number on the door. Each host owns the room and keeps the room fee. Six farms pack the monthly food box. On the river path, a hundred benches carry a hundred family names. One woman runs the list from her kitchen and keeps a tenth.

The first step. Write the offer on one page: four weekends, twelve food boxes, one bench, one price. Send it to five city families you know. Ask each one for a yes or a no, and a deposit.

Who gains. The hosts earn from rooms that stood empty, and the farms sell a hundred boxes a month before they plant. The woman who runs the list earns more as the list grows.

Watch for. A room that you rent for a weekend can hit zoning, licence and insurance rules. Check the rule first. Members can also start to act like owners, so write on one page what the fee buys.

29. Sell the quiet

Your bad phone signal is not a fault to fix. It is the thing you sell.

The vision. Picture a town in a valley where no phone works. The sign at the highway says, “Last bar of signal.

The next bar serves beer." The inn has twelve rooms and a wall of small brass lockers at the front desk. Guests lock their phones in and take a paper map. At seven in the evening you hear a card game and the creek. One family owns the inn. The bookshop next door sells sixty paperbacks every weekend.

The first step. Offer one spare room or cabin for one weekend as "two days with no phone." Post the offer where city people look. Charge a real price. Count the replies.

Who gains. The family that owns the inn fills rooms that a town with good signal cannot sell. The bookshop and the café gain guests who have nothing to scroll.

Watch for. A guest must still be able to call for help, so keep one landline at the desk. A room that you rent for a weekend can hit licence and insurance rules. Check the rule first.

30. Teach the city

The trade that pays you a plain wage at home pays double when a city person wants to learn it.

The vision. Picture a town where eight shop doors open at nine every Saturday. In one shop, six city people in borrowed aprons cut up a side of pork. In another, four people weld a fire pit that they will take home. Each student paid $400 for two days. Each teacher owns the shop, the tools and the class. A chalkboard at the diner lists the classes for next month. Most lines say "Full."

The first step. Pick one thing you do for a living. Offer one Saturday class for four people at $150 each. Tell ten city people. If four of them pay, run the class.

Who gains. The welder, the butcher or the baker earns more in two days than in a week. The diner feeds the students, and a spare room holds them on Saturday night.

Watch for. A student with a sharp knife or hot metal can get hurt, and your insurance may not cover students. Check the rule first. A class that makes food can also hit a health rule.

31. They pay to work

Visitors pay you to do the hard job that you now pay others to do.

The vision. Picture a town in the last week of September. Sixty visitors in rubber boots pick apples in four orchards. Each visitor paid $90 for the day. They get lunch at one long table, a crate of apples and sore arms. At dusk each farmer weighs the bins on a scale beside the road, and the crowd cheers the number. Four families own the four orchards. Half of next year's places are already sold.

The first step. Pick one job on your land that takes a day and many hands. Invite six paying visitors for one Saturday. Charge enough to cover lunch. Count how much work they finish.

Who gains. The farmer gets labour and a fee, where before there was a wage bill. The visitors eat, sleep and buy fuel in town.

Watch for. A visitor who pays to work can count as a guest or as a worker, and the rules are different. Check the rule first. New hands are slow, so give them the jobs that are hard to do wrong.

32. The restaurant that opens twelve nights a year

A town too small to fill a restaurant every night can fill one for a single night each month.

The vision. Picture a town of four hundred people. On the first Saturday of each month, the old feed store holds one long table with forty chairs. A different cook from town runs each night and keeps what the night earns. The lamb comes from the next farm. A seat costs $85, and the seats sell out six months ahead. Half the guests drive in from the city and stay the night. The owner of the building gets rent for twelve nights.

The first step. Choose one night next month. Sell twelve seats at your own table, paid in advance. Cook one menu. Write down how many guests ask about the next night.

Who gains. The cook earns from a full room and never pays staff on a slow Tuesday. The farm sells the lamb, and the hosts with spare rooms sell the beds.

Watch for. A meal that you sell to the public needs a kitchen that passes a health inspection. Wine needs a licence. Check the rule first.

33. Meet in the middle

Your town is far from two cities, so it is the fair place for both of them to meet.

The vision. Picture a town ninety minutes from one city and ninety minutes from another. Above the shops on Main Street, eleven rooms rent by the hour. Each room has a table, a door that shuts and a coffee pot. In one room, two sales teams sign a deal. In another, a grandmother from

one city meets her grandchildren from the other. A board in the café window shows which rooms are free. Each shop owner owns the room upstairs.

The first step. Clear one room that you already have. Put in a table and six chairs. Offer the room by the hour to three businesses with people in both cities. Ask what they would pay.

Who gains. The shop owner earns from an upstairs room that earned nothing. The café sells lunch to both sides of every meeting.

Watch for. An upstairs room that you rent to the public can hit fire, access and zoning rules. Check the rule first. People can also meet and leave without a purchase, so take the bookings at the café counter.

34. Store the city's toys

Land is cheap in your town and costly in the city, so the city's boats and campers can live with you.

The vision. Picture a town with three old barns and a fenced yard behind them. Inside are 140 boats, campers and classic cars, each with a numbered tag. Each owner pays $60 a month. On Friday afternoon the owners arrive. They fill up at the gas station and eat at the diner. They ask the mechanic to check a trailer before the trip. Three families own the three barns. The mechanic has hired a second pair of hands.

The first step. Measure one empty barn, shed or yard that you own. Offer five spaces for the winter to city people. Ask for the first month in advance. Count the days until all five are full.

Who gains. The barn owner earns rent from a building that held nothing. The mechanic, the gas station and the diner earn each time an owner visits.

Watch for. Storage of other people's vehicles can hit a zoning rule, and your insurance may not cover fire or theft. Check the rule first. A yard of campers at the town entrance is ugly, so keep them behind the barn.

35. Rent the whole town

For one weekend, one customer rents all of Main Street at once.

The vision. Picture a town on a Saturday in June. A banner over Main Street carries two first names. The wedding has all nine shops, fourteen spare rooms, the hall and every porch. The bakery makes the cake. The hardware store is the bar. Each owner signed the same one-page agreement, and each owner's share is written on that page. One woman takes the bookings and keeps a tenth. The town is rented eight weekends a year.

The first step. Walk Main Street with one page. Ask each owner one question: "What price would you take for your shop for one Saturday?" Add the numbers. The total is your first price.

Who gains. Every owner on the street is paid for the weekend, even the owner whose Saturdays are slow. The woman who takes the bookings earns a tenth of each one.

Watch for. One owner can say no, and nobody can force a yes. Build the weekend around that shop. A closed street needs a permit, and a bar needs a licence. Check the rule first.

36. One label

Forty small makers who cannot sell alone sell under one name.

The vision. Picture a town where every jar, bowl, sweater and knife made within ten kilometres carries the same small stamp. Forty kitchens and workshops use the stamp. A girl of seventeen runs the online shop from the back of the old post office. She keeps fifteen cents of each dollar. On Thursday she packs ninety boxes. Each maker owns the goods and sets the price. City buyers know the stamp before they know the town.

The first step. Find three makers. Photograph one product from each. Put the three products on one simple page with one name and one way to pay. Ask a teenager to run the page for a share.

Who gains. Each maker sells to buyers that one kitchen could never reach. The teenager earns more with every box, and does not need to leave town to do it.

Watch for. One bad jar hurts all forty makers, so agree on one page what the stamp promises. Food that you make at home and sell can hit a health rule. Check the rule first.

37. The sign war

Two shops trade jokes on their roadside signs, and the highway slows down to read them.

The vision. Picture a town with fourteen letter-board signs along one kilometre of road. The tire shop's sign says, "Our tires are rounder than the bakery's doughnuts." The bakery's sign replies, "Our doughnuts last longer than his tires."

The vet, the barber and the florist have joined in. The signs change every Monday. Drivers leave the highway, read all fourteen and take photos. Then they buy doughnuts. Each shop owns its sign and writes its own joke.

The first step. Ask the owner of the shop across the road to play. Then put one friendly joke about that shop on your sign. Wait for the reply. Count the cars that stop.

Who gains. Every shop with a sign gains drivers who had no reason to stop. The shop with the best joke gains the most.

Watch for. A joke can turn into a feud. Get a yes before the first sign, and joke about the shop, not the person. The size and place of a roadside sign can hit a rule. Check the rule first.

Chapter 9: Home

Does everyone have a roof?

38. The caretaker

Every empty building gets a person who had no home, and the owner gets a guard for free.

The vision. Picture a town with eleven empty buildings on Main Street. Each one has a light on upstairs at night. A caretaker lives in each building under a one-page agreement. The caretaker pays a small fee, keeps the heat on and walks every floor each day. The owner still owns the building. The pipes do not freeze. No window is broken. Nobody sleeps in the doorway of the old bank. He lives above it.

The first step. Find one owner of an empty building. Ask what last winter cost in frozen pipes, break-ins and insurance. Then offer a one-page agreement for one caretaker, for three months.

Who gains. The owner saves on repairs and break-ins, and a building that someone lives in is easier to rent or sell. The caretaker gets a door that locks at a price he can pay.

Watch for. A caretaker can gain the rights of a tenant, and then the owner can’t end the agreement quickly. Many empty buildings are not legal to live in, and the insurance may not cover a resident. Check the rule first.

39. No empty bedroom

The town's housing shortage hides upstairs, in the houses of its seniors.

The vision. Picture a town where forty seniors lived alone in big houses. Now each one rents a bedroom to a young worker, at half the usual rent. The written deal lists the trade. The worker shovels the snow, carries the groceries and eats supper at the table twice a week. At seven on a January morning, forty driveways are clear. Forty kitchens have two cups on the counter. Each senior still owns the house.

The first step. Ask one senior which job around the house is hardest now. Ask one young worker what rent they can pay. Introduce them over coffee, and write the deal on one page.

Who gains. The senior earns rent, gets the heavy jobs done and stays in her house longer. The worker pays half the usual rent.

Watch for. A bad match under one roof is hard to end, so write a trial month and a notice period into the deal. Rent can also change a senior's taxes, benefits or insurance. Check the rule first.

40. Half a house

A builder sells a house that is half finished, on purpose.

The vision. Picture a new street at the edge of a town. Twelve small houses stand on twelve wide lots. Each house is one room, a kitchen and a bathroom, finished and warm. One wall has a doorway framed in it, ready for the next

room. Three years later, no two houses match. One has a second floor. One has a porch and a workshop. On Saturdays you hear hammers. Each family owns its house and its lot.

The first step. Ask a local builder to price a finished core: one room, a kitchen and a bathroom. Then ask five families who rent one question. Would you buy it at that price?

Who gains. The builder sells to families that could not afford a whole house. The family owns a home early and adds rooms as it earns.

Watch for. Many towns set a minimum size for a house, and each new room may need a permit. A lender may refuse a house that small. Check the rule first.

41. Fix it and it's half yours

The worst house on the street goes to a family with no money, and the owner comes out ahead.

The vision. Picture a house that stood derelict for nine years. Now a family lives in it and pays no rent. The written deal lists the work for each year: the roof, the wiring, the porch, the paint. It also says who buys the materials. In year seven, the deed carries two names. There is a swing on the new porch and a light in every window. The owner holds half of a good house.

The first step. Find the worst house on your street, and find out who owns it. Send one letter. Ask what the house costs each year in taxes and insurance, and offer to talk.

Who gains. The owner trades a house that only costs money for half of a good house. The family turns seven

years of rent into half a home.

Watch for. If the family leaves in year three, both sides can fight about the value of the work. A second name on a deed has rules, and so does electrical work. Check the rule first.

42. Sell the motel by the room

The dead motel at the edge of town is sixteen homes that nobody has sold yet.

The vision. Picture a motel that closed six years ago. Now its sixteen doors are sixteen colours. Each room has one owner, a small kitchen and a mailbox with a name on it. A room cost less than a used truck. The pool is full of soil, and it grows tomatoes and beans. The old office is a shared laundry. The sixteen owners own the roof, the lot and the garden together, and they split each repair by sixteen.

The first step. Call the owner of a closed motel near you. Ask the price for the whole building. Divide it by the number of rooms. Then ask five renters if they would pay that.

Who gains. The motel owner sells a building that no single buyer wanted. Sixteen people who could not buy a house each own a home.

Watch for. Sixteen owners must agree to pay for one roof. One building sold as sixteen homes also needs a legal structure and often a zoning change. Check the rule first.

43. Trade houses with your neighbour

The widow with too much house and the family with too little house solve each other's problem.

The vision. Picture two houses on one street. A widow lived alone in five bedrooms. A family of six lived three doors down in two bedrooms. One Saturday they carry boxes along the sidewalk. By supper, each sleeps in the other's house. One appraiser valued both houses. The family pays the difference to the widow each month for fifteen years. She heats two bedrooms now. Four children each have a bed of their own.

The first step. Draw a map of your street. Mark each house with more bedrooms than people. Mark each house with more people than bedrooms. Show the map to one owner of each kind.

Who gains. The widow gets a house she can manage and a monthly income. The family gets five bedrooms with no bank and no moving truck.

Watch for. If the family stops paying, the widow needs a written claim on the house. A swap can still count as two sales, with taxes, fees and rules from any lender. Check the rule first.

44. The winter lease

The cottages that sit dark all winter are the town's spare housing.

The vision. Picture a lake road with sixty summer cottages. In past winters, every window was dark from October to May. Now thirty chimneys have smoke. A local worker lives

in each of those cottages on a written lease with a start date and an end date. The thirty tenants share the cost to plough the road. In May, each owner arrives to a dry cottage, working pipes and seven months of rent.

The first step. Find one cottage owner before autumn. Ask what the cottage costs over the winter. Offer a seven-month lease for one worker you trust, with both dates on the page.

Who gains. The owner earns rent in months that used to earn nothing, and someone watches the cottage. The worker gets a home at an off-season price.

Watch for. The tenant has no home from May to September, so pair this way with a summer plan before the lease starts. Many cottages are not built for winter, and a tenant may gain the right to stay past the end date. Check the rule first.

45. The lane is the new street

The town's next street exists already, in the back lane where the garbage bins stand.

The vision. Picture the lane behind Main Street. It once had garbage bins, weeds and the backs of garages. Now fourteen small houses face each other across it. Each house stands on the back thirty feet of a deep lot, and each has its own owner. The lane has gravel, porch lights and flower boxes. Children ride bikes there, because no cars pass through. Fourteen households walk two minutes to the shops.

The first step. Walk the lane with a tape measure. Count the lots that are deep enough to lose thirty feet. Ask one

owner what price makes that strip worth selling.

Who gains. The lot owner turns grass he mows into money. The buyer gets a house near Main Street for the price of a small lot and a small build.

Watch for. A split lot needs approval, and a lane house needs water, sewer and room for a fire truck. Check the rule first.

Chapter 10: Community

If the power goes out, will someone check on me?

46. The complaint jar

Every complaint at the café costs a dollar, and the dollars pay the person who fixes the thing people complain about most.

The vision. Picture a town with a glass jar beside the café till. You complain about the town, you pay a dollar and you write the complaint on a slip. On the last Friday of the month, the café owner counts the slips at the counter. This month, 41 slips name the dark lane behind the bank. The jar holds 163 dollars. An electrician hangs three lights by Sunday and takes the jar home.

The first step. Ask the owner of your café for one table this week. Put a jar and a pad of slips on it. Pay the first dollar yourself. Count the slips after seven days.

Who gains. The person who fixes the top complaint earns the jar. The café owner sells more coffee, because people come in to read the slips.

Watch for. People complain about things they do not own, so get the owner’s consent before any work starts. Some work needs a licence or a permit. Check the rule first.

47. The thirty-day report

Every newcomer sells the town one page after thirty days: what confused them and what delighted them.

The vision. Picture a town where every newcomer gets a card on moving day. The card says, “In thirty days, the pub buys your page with a supper for two.” The page has two lists: what confused you and what delighted you. The pages hang on a wire by the pub door. Tonight there are 58. Six shops have new signs because of page 12. The real estate agent pays for every supper.

The first step. Find one person who moved to your town this year. Buy them a coffee and ask the two questions. Write the answers on one page. Show the page to one shop owner that it names.

Who gains. The real estate agent sells the next house faster, because the town fixed what confused the last buyer. The pub owner fills a table on a quiet night.

Watch for. A newcomer who wants the supper may write only kind things, so ask for the confused list first. A page can hurt a person, so remove any line that names one.

48. Pay a stranger to visit

Fifty dollars buys a day from a stranger, who writes down what they would tell a friend on the drive home.

The vision. Picture a town where a stranger arrives on the first Saturday of every month. Five shop owners pay ten dollars each for the day. The stranger gets no map and no guide. The stranger parks, walks, eats and writes. At four o’clock the stranger tapes one page inside the bakery window. By Monday, thirty people have stopped to read it. A binder on the bakery shelf holds 36 pages. A tick marks each line that someone fixed.

The first step. Find a friend of a friend who has never

seen your town. Pay them fifty dollars for one Saturday. Give them no directions. Ask for one page before they drive home.

Who gains. The stranger earns fifty dollars. The shop owners learn why cars do not stop, and each line they fix can bring a customer.

Watch for. One stranger is one opinion, so wait until three strangers write the same line before you spend money. If you publish a paid page as a review, an advertising rule can apply. Check the rule first.

49. Let the kids grade Main Street

Ten-year-olds walk Main Street with a clipboard and grade every shop, and the grades go in the windows.

The vision. Picture a town where twelve ten-year-olds walk Main Street on the first Saturday of May. Each shop that wants a grade pays twenty dollars, and the graders split the money. They grade five things: the door, the smell, the hello, the lowest shelf and the bathroom. By noon, a card hangs in 19 windows. The hardware store has a C for the hello. Its owner now keeps a bin of bolts that children can sort.

The first step. Ask one child and one shop owner this week. The child grades the shop on five things, with a parent beside them. The shop owner pays five dollars and reads the card.

Who gains. The graders earn the money. A shop with an A wins the families, because parents shop where their children want to go.

Watch for. A low grade in a window can shame a shop owner, so each shop owner chooses to take part. Paid work by children can hit a labour rule. Check the rule first.

50. The living funeral

Once a year the old cinema sells tickets to a funeral for someone who is still alive, and that person hears every speech.

The vision. Picture the old cinema on the last Saturday of October. All 200 seats are full. A ticket costs fifteen dollars, and supper is included. In the front row sits a woman of 81 who drove the school bus for forty years. Eleven people speak for three minutes each. She hears every word. Then she stands and answers. The cinema owner keeps the ticket money. The caterer sells 200 suppers. The print shop sells the book of speeches.

The first step. Choose one living person you would praise at a funeral. Write a three-minute speech this week. Read it to them at their kitchen table. Then ask if they would want a full room.

Who gains. The cinema owner, the caterer and the print shop earn from one full night. The person in the front row hears what most people never hear.

Watch for. When a town honours one person each year, it leaves other people out, and the choice can become a popularity contest. Ask the person in private first, because a sick person can hear a funeral as a goodbye.

51. The town scorecard

Your town paints its own score on a board at the edge of town, where every visitor can read it.

The vision. Picture a painted board at the edge of town. It has seven rows. An unlocked door. Health help when I need it. Work without leaving. A full Main Street. Money from outside. A roof for everyone. A check when the power goes out. Beside each row is this year's count of yes answers. Seven businesses own the board, one row each. Every spring they pay students two dollars for each door that answers.

The first step. Ask the seven questions at every door on your street this week. Count the yes answers for each question. Write the seven counts on one card. Pin the card up at the café.

Who gains. The students earn two dollars for each door. Each business puts its name beside a number that the whole town reads.

Watch for. A count that skips the motel and the doorway of the old bank is a false count. Ask the people with the least first. A board beside a road often needs a permit. Check the rule first.

52. Ask the leavers

The people who left your town hold the list of businesses that it lacks, so ask every one of them.

The vision. Picture a café window with 140 cards in it. Each card holds one answer from a person who moved away. The question is always the same: "What would have kept

you?” The café owner makes the calls on slow afternoons. Nineteen cards say “a place to rent.” Eleven say “a daycare.” A red dot marks each card that someone built. There are 23 red dots. The daycare owner found her first customers on the cards.

The first step. Call three people who moved away. Ask one question: “What would have kept you?” Write each answer on a card. Put the three cards where a shop owner can read them.

Who gains. The person who builds what the leavers wanted earns, because the cards show the customers before any money is spent. The café owner gains a window that people stop to read.

Watch for. A leaver tells you what they missed, and that is not a promise to come back. Test each answer with a small first try, and keep the names of people off the cards.

More ways are on the way.

Appendix: What Works Against Addiction

A good heart is not enough. So here is what researchers measured.

The table has two columns of results, and they are different.

Success against addiction asks: does the person stop using?

Success against death asks: does the person stay alive?

No program in this table has a number in both columns. A town needs both kinds.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
A peer-run recovery house (Oxford House)	The residents pay the rent and run the house. They vote out anyone who uses.	68.7% not using after 24 months, against 35.2% in usual aftercare.	Not measured.	Moderate. One randomised trial of 150 people. Other studies are mixed.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
Work that depends on a clean test	A person starts a paid shift only after a clean test.	79.3% cocaine-negative tests, against 50.7% with work alone.	Not measured.	Moderate. Small trials, mostly from one lab.
Rewards for clean tests (contingency management)	A small, certain prize follows each clean test.	No single rate. Many trials show a clear effect (effect size 0.42 overall, 0.70 for stimulants). The effect fades when the rewards stop.	Not measured.	Strong. Many randomised trials.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
AA and 12-step programs	Free peer groups with a sponsor. Members pay the costs.	21% more likely to stay abstinent for 12 months than with other treat-ments. Alcohol only.	Not measured.	Strong. A review of 27 studies with 10,565 people.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
CRAFT, a method for families	The family rewards sober behaviour and asks at good moments.	About two-thirds of people who refused treatment entered it. This counts people who start treatment, not people who stop using.	Not measured.	Strong for getting people into treatment.
Long monitoring with a real loss (physician health programs)	Doctors are tested for five years. They can lose their licence.	78.7% licensed and working at five years. No comparison group.	Not measured.	Moderate. One large group, followed over time.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
Twice-daily alcohol tests (24/7 Sobriety)	A person tests twice a day. A failed test brings a small, fast penalty.	12% fewer repeat drunk-driving arrests in counties that used it.	Not measured.	Moderate. Not a randomised trial.
Medication for opioid addiction (methadone, buprenorphine)	A doctor prescribes a medicine that stops withdrawal.	No figure in these sources.	About 69% fewer deaths on methadone, and about 55% fewer on buprenorphine, compared with time out of treatment.	Strong. Large groups followed over time. Not randomised.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
Naloxone kits	A bystander reverses an overdose.	None. It does not treat addiction.	27% to 46% lower overdose death rates in communities that trained people.	Moderate. Not randomised.
Housing with no sobriety rule (Housing First)	A person gets a home first, with no condition.	No reliable drop in drug use. It does keep people housed: 73% after 24 months, against 43%.	Not measured.	Strong for housing. Weak for drug use.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
Iceland’s youth model	Parents spend time with teens and keep a curfew. Teens join organised activities.	Teen drunken-ness fell from 42% to 6% in Iceland over twenty years. No compari-son group. Small effects elsewhere.	Not measured.	Moderate in Iceland. Weak else-where. It prevents use. It does not treat it.
Fast penalties on probation (HOPE)	A failed test brings a short, certain penalty.	No advan-tage when four more sites repeated the trial: 40% re-arrested, against 44%.	Not measured.	Contested.

Program	What it is	Success against addiction	Success against death	How strong is the evidence?
Hiring people in recovery, with no testing	An employer gives the job and tolerates treatment.	No controlled study found.	Not measured.	Weak.

How to read the table

The numbers measure different things. One counts clean tests. One counts people who start treatment. One counts deaths. You can't rank the programs by these numbers.

Look at what each number is compared against. A high number with no comparison group tells you less.

The figures come from the abstracts and published summaries of the studies below. Read the full study before you rely on a number.

Nothing here is medical advice. Ask a doctor about treatment.

What does not work

- **Police lectures in school (the original DARE program).** Studies with follow-up of up to ten years found no real effect on drug use.
- **Jail tours for teenagers (Scared Straight).** A review

of nine trials with 946 young people found that the tours raised offending.

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