



## Pathfinder Honour: Trainer's Notes

# Currency 1 – Generic Notes



### Instructions to Trainers / Instructors of this Honour

Thankyou for being involved with this Honour. These notes have been developed to assist in teaching / instructing this honour. We recognise that there is much more information available and we are grateful that you should share your expertise.

Please remember that Honours are designed to develop our Pathfinders in many ways; their interests, their knowledge and their relationship with their Saviour and Creator. Your enthusiasm and creativity will have a huge impact on those doing the honour.

To complete an Honour, the following (where applicable) must be completed satisfactorily:

- Physical and Practical Requirements.
- Honour Workbook.
- Honour Assessment Sheet. (*On SPD Honour Website but Leader's level access is required*)

### Additional Reference Material

Davies, Glyn. *A History of Money from Ancient times to the Present Day*, 3rd. ed. Cardiff: University of Wales Press, 2002. 720p. 0-7083-1717-0 (paperback). - reprinted Nov 2005.

### Acknowledgements

Please see following text and ACKNOWLEDGEMENTS Section on page 8 of these Trainer's Notes  
Lavinia Tiko, Fiji Mission, for Additional Information on the History of Money

# Currency 1 Honour - Generic Notes

## INTRODUCTION

The South Pacific Division has developed the Currency 1 Honour, taking into account the number of countries in the Division. The first five Requirements are what we call generic. This means they apply to any country in the Division and, for that matter, the world. These generic Trainer's Notes are called '*Currency 1 Honour Trainer's Notes, Generic.doc*'.

The remaining Requirements (6 to 9) are country specific. Please look for the Currency 1 Honour Trainer's Notes of your country. If it has not been completed yet, it would be helpful to other people if you could do so. Please use the SPD Trainer's Notes template

## **REQUIREMENT 1: Describe the system of barter, including historical and current applications.**

### **The Barter System**

Before the invention of money, barter was the primary medium of exchange. An individual possessing a material object of value, such as a measure of grain, could directly exchange that object for another object perceived to have equivalent value, such as a small animal, a clay pot or a tool.

The capacity to carry out transactions was severely limited since it depended on a coincidence of wants. The seller of food grain had to find a buyer who wanted to buy grain and who also could offer in return something the seller wanted to buy. There was no common medium of exchange into which both seller and buyer could convert their tradable commodities. There was no standard which could be applied to measure the relative value of various goods and services.

To solve the problem of agreement not being reached on what something was worth in exchange, people developed what is called commodity money.

A commodity is a basic item used by almost everyone. In the past salt, tea, tobacco, cattle and seeds were commodities and therefore were once used as money. However, using commodities as money had other problems. Carrying bags of salt and other commodities was hard, and commodities were difficult to store or were perishable. This clumsiness led to the evolution of other forms of money and eventually coins and paper money.

Barter still often plays an important role in trade with countries whose currencies are not readily convertible, e.g. the communist countries during the cold war. At the retail level barter has become the main means of exchange on occasions when currencies have collapsed completely as a result of hyperinflation, e.g. in Zimbabwe in the early 21st century.

## **REQUIREMENT 2: Describe the evolution of money as a form of currency, including a minimum of ten unusual forms of money.**

### **The Evolution of Money**

The first stage in the evolution of money was the acceptance of certain inherently valuable objects, such as metals, cows, goats or food grains, as a common standard of measure and unit of exchange. It was relatively easy for people to accept any of these as money because they had inherent use value for every individual and, therefore, their wide acceptance by other people was assured.

All metals were accepted because they could be readily converted into precious tools and weapons, e.g. knives, axes, spears and spades. Gold and silver had secondary advantages. They

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were also easy to identify and visually attractive. Gold, silver, copper as well as other usable material objects such as salt and peppercorns are categorized as commodity money, since they combine the attributes both of a usable commodity and a symbol. People accepted foods and metals as money because they were sure of their value to themselves and to other people.

The term commodity money is also applied to other objects of less obvious utility such as shells, beads and stones, whose utilitarian value was only decorative. This classification tends to blur an important distinction between money consisting of usable commodities and pure symbolic money.

The introduction of metal coins marked a step or bridge in the evolution from usable commodities to symbolic forms of money. Although metal had a use value of its own, coins were accepted in trade for their symbolic value as a medium and standard measure for exchanging other goods and services of value rather than for utilization of the metal they contained.

### Dates and activities involved in the evolution of money.

At about 1200 B.C. in China, cowry shells became the first medium of exchange, or money. The cowry has served as money throughout history even to the middle of this century.

China, in 1,000 B.C., produced mock cowry shells at the end of the Stone Age. They can be thought of as the original development of metal currency. In addition, tools made of metal, like knives and spades, were also used in China as money. From these models, we developed today's round coins that we use daily. The Chinese coins were usually made out of base metals which had holes in them so that you could put the coins together to make a chain.

At about 500 BC, pieces of silver were the earliest coins. Eventually in time they took the appearance of today and were imprinted with numerous gods and emperors to mark their value. These coins were first shown in Lydia, or Turkey, during this time, but the methods were used over and over again, and further improved upon by the Greek, Persian, Macedonian, and Roman empires. Not like Chinese coins, which relied on base metals, these new coins were composed from scarce metals such as bronze, gold, and silver, which had a lot of intrinsic value.

In 118 B.C., banknotes in the form of leather money were used in China. One-foot square pieces of white deerskin edged in vivid colours were exchanged for goods. This is believed to be the beginning of a kind of paper money.

From the ninth century to the fifteenth century A.D., in China, the first actual paper currency was used as money. Through this period the amount of currency skyrocketed causing severe inflation. Unfortunately, in 1455 the use of the currency vanished from China. European civilization still would not have paper currency for many years.

In 1500, North American Indians engaged in *potlach*, a term that describes the exchange of gifts at banquets, dances, and various rituals. Since the trading of gifts was so important in figuring the leaders' community status, potlach went out of control as the gifts became more extravagant in an effort to surpass others' gifts.

In 1535, though likely well before this earliest recorded date, strings of beads made from clam shells, called *wampum*, are used by North American Indians as money. *Wampum* means white, the colour of the clam shells and the beads.

In 1816, England made gold a benchmark of value. This meant that the value of currency was pegged to a certain number of ounces of gold. This would help to prevent inflation of currency. The U.S. went on the gold standard in 1900.

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Because of the depression of the 1930's, the U.S. began a world wide movement to end tying currency to gold. Today, few nations tie the value of their currency to the price of gold. Other government and financial institutions now try to control inflation.

### Unusual forms of money used as currency

- |                        |  |
|------------------------|--|
| 1. Beads               | 6. Salt                                |
| 2. Shells              | 7. Mats & rugs                         |
| 3. Ivory               | 8. Livestock, eg. Cows, Pigs, Oxen etc |
| 4. Jade                | 9. Thimbles                            |
| 5. Rum & other spirits | 10. Tools eg. Axes, Nails, etc         |

Other forms were: amber, drums, eggs, feathers, gongs, jade, kettles, leather, nails, quartz, rice, salt, umiacs, wampum, yarns, and zappozats (decorated axes).

### REQUIREMENT 3: Define the following terms as they may apply to a country's monetary system:

	Term	Description / Meaning of Term
a.	Alloy:	The combination of two or more metals
b.	Cast coins:	Coins which are made not in the usual manner of striking with dies, but by pouring molten metal into a mould.
c.	Clad coinage:	Each coin has a centre core and a layer of copper-nickel or silver on both sides of the coin. Examples are United States dimes, quarters, halves, and dollars made since 1965.
d.	Commemorative:	A coin issued to mark a special event or to honour an outstanding person.
e.	Die:	A metal object used to impress a design into a planchet ( ie coin blank).
f.	Field:	The portion of a coin's surface not used for a design or inscription.
g.	Inscription:	The lettering on a coin often found around the extremities of the face of the coin just inside the rim and denticles.- also referred to as the <b>legend</b>
h.	Lettered edge:	The narrow edge of a coin bearing an inscription, found on some foreign and older United States coins.
i.	Obverse:	The front or fact side of a coin, usually the side with the date or the principal design. Opposite of the reverse side.
j.	Reeded edge:	The edge of a coin with grooved lines that run vertically around its perimeter.
k.	Reverse:	The side of a coin carrying the design of lesser importance. Opposite of the obverse side.
l.	Series:	One coin of each year issued from each mint of a specific design and denomination.
m.	Overprint:	Overprints have occasionally been used on currency such as the overprints found on Haitian Gourdes at the end of the Baby Doc Duvalier regime. The overprint consisted of a red circle with a slash across it with the date of the end of the Duvalier regime—February 7, 1986—printed below in red. The overprint was placed over the image of Baby Doc and his father

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Term	Description / Meaning of Term
	<p>the infamous Papa Doc, François Duvalier that was subsequently replaced with images of figures from the history of the Haitian Republic.</p> <p>Something similar was done in Iran in 1979 when the Shah's picture was covered by an intricate design.</p> <p>Currency overprints were also used during World War II to mark U.S. currency in use in Hawaii with the word "HAWAII" in case the Hawaiian islands were captured and the Japanese tried to use the money</p>
n. Counterfeit proofing:	<p>The traditional printed security features applied on paper can also be applied on polymer.</p> <p>These features include intaglio, offset and letterpress printing, latent images, micro-printing, and intricate background patterns. Polymer notes can be different colours on the obverse and reverse sides.</p> <p>Like paper currency, polymer banknotes can incorporate a watermark (an optically variable 'shadow image') in the polymer substrate.</p> <p>Shadow images can be created by the application of Optically Variable Ink (OVI) enhancing its fidelity and colour shift characteristics.</p> <p>Security threads can also be embedded in the polymer note; they may be magnetic, fluorescent, phosphorescent, microprinted, clear text, as well as windowed. Like paper, the polymer can also be embossed.</p> <p>Polymer notes also enabled new security features unavailable at the time on paper, such as transparent windows, and diffraction grating.</p> <p>The transparent window where the OVD is located is a key security feature of the polymer banknote. It is easily identifiable allowing anyone to be able to authenticate a banknote.</p> <p>Because the polymer bank note contains many security features that cannot be successfully reproduced by photocopying or scanning, it is very difficult to counterfeit. The complexities of counterfeiting polymer banknotes are proposed to act as a deterrent to counterfeiters.</p>
o. Magnetic strip:	<p>It is a thin aluminium coated and partly demetalized Polyester film thread with Micro printing which is embedded in the security paper or polymer of banknotes.</p>
p. Florescent ink:	<p>An organic compound which emits light when energized by ultraviolet (U.V.) light. Used as an anti-counterfeiting measure.</p>
q. Inflation controls:	<p>The task of keeping the rate of inflation low and stable is usually given to monetary authorities. Generally, these monetary authorities are the central banks that control the size of the money supply through the setting of interest rates, through open market operations, and through the setting of banking reserve requirements.</p>

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### REQUIREMENT 4: Know how coins are graded by collectors.

One of those most difficult, yet paramount concerns for the coin collector is grading. A common misconception is that grading rates the appearance of the coin. This is not true; rather, it rates the level of preservation of the coin. Primarily, it concerns the amount of wear that the coin has received through circulation.

Different grading systems are in use throughout the world. Examples are the Sheldon Grading System of the USA and the International Grading System on which the following is based.

If one is considering the purchase of a valuable coin, it is strongly recommended that it be graded by reputable professionals.

Pictures of these Australian coins were sourced from: <http://florin.greensheet.com.au/?currency=&q=2>  
The value was a florin (ie two shillings). Two shillings equated to 20 cents at the time of change over to decimal currency in 1966.



<http://www.cgau.com.au/jpg/guide/custom/florin-georgev-1.jpg>

<http://www.cgau.com.au/jpg/guide/custom/florin-georgev-2.jpg>

These coins are shown to aid the explanation of the following text.

**Good** - a coin in this condition with exhibit significant wear. All detail would be clearly identifiable, however lacking in detail. Legends will be clear and legible.

**Very Good** - a coin in this condition will also have significant wear, though less of it. Detail will be slightly more evident and on George V coins, part of the band should be visible and 'Advance Australia' legible.

**Fine** - a coin in this grade will have suffered from noticeably moderate wear. The more intricate details should be apparent however the high points will usually be completely worn off. George V coins will possess full band on crown and a clearly legible 'Advance Australia'.

**Very Fine** - a coin in this grade will have some wear, though not easily noticed. Many of the high points will have suffered from some wear; however most of the detail should be apparent. George V coins should display a full and clearly defined centre diamond **and** 6 pearls in the crown. The emu should display a moderate amount of feathers.

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***Extremely Fine*** - at this point the coin should be easily mistakable for an Uncirculated piece without close inspection. Detail should be clear and virtually complete with only the high points having some degree of wear. It should display a strong cartwheel lustre unless toned. George V coins should display a clear set of 8 pearls unless weakly struck. Emu feathers should be abundant. At this point only George V's moustache and the centre of emu should possess actual circulation wear.

***about Uncirculated*** - an aUnc coin refers to a coin that is essentially in mint state, however with trace amounts of friction on the highest points of the coin. It could also, however, refer to a coin that has not experienced any circulation, however has suffered from a very poor strike or excess bagmarks (marks in the field 'caused during bagging of coins). Lustre should be prominent unless toned and appear complete though may be broken on the highest points.

***Uncirculated*** - exactly as the term describes, a coin that has not seen a second of circulation. It may not be completely struck, may contain one or two minor rimnicks and some bagging in the fields. However excess of any of these may necessitate an *about Uncirculated* or *EF* grade.

***Choice Uncirculated*** - essentially a premium example of an Uncirculated piece. Such a piece will be free of rimnicks, with only a couple of bagmarks and should be virtually completely struck up.

***Gem Uncirculated*** - an Uncirculated coin that is perfect in all respects to the naked eye. It will not display visible imperfections in the fields and will be fully struck up. It however, may contain traces of bagging under a magnifying glass.

***Fleur de Coin*** - A perfect coin, both to the naked eye and otherwise. Usually reserved for proof coins and circulation issues tend not to be struck up to such a degree of perfection. (Note that proof coins are struck with special dies and exhibit a mirror finish on the smooth parts and the finest details are seen. These coins are usually displayed in clear plastic to protect them)

**REQUIREMENT 5: Have a coin or notes from ten different countries. Describe what is on each, give the names of any people or objects portrayed on them, and give the dates for them whenever possible.**

There is no need for expensive coins or notes.

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## REQUIREMENTS 6, 7, 8, 9

The following requirements are country specific. Please look for the Currency 1 Honour Trainer's Notes of your country. If it has not been completed yet, it would be helpful to other people if you could do so. Please use our SPD Trainer's Notes template

The following requirements are included for completeness.

**REQUIREMENT 6:** Relate briefly the history of coinage and/or paper currency in your country, making sure to mention the dates of the establishment of any mints or engraving plants. Also discover some changes made in metals or designs giving any interesting highlights concerning such changes.

**REQUIREMENT 7:** Explain how money is distributed by the government in your country.

**REQUIREMENT 8:** Describe the obverse and reverse for paper money (ie notes) of the five lowest denominations currently in use in your country.

**REQUIREMENT 9:** Do one of the following:

- a. Collect at least five coins or notes from your country which are no longer in circulation.
- b. Collect a date series for 10 years of coins from your country beginning with your birth year (expensive and rare coins need not be included).

## ACKNOWLEDGEMENTS:

\$ [www.cruzis-coins.com/50c/1966.html](http://www.cruzis-coins.com/50c/1966.html)

\$ [www.dfat.gov.au/facts/currency.html](http://www.dfat.gov.au/facts/currency.html)

\$ [www.library.thinkquest.org/28718/history.html](http://www.library.thinkquest.org/28718/history.html)

\$ [www.inventors.about.com/od/msartinvestions/a/money.html](http://www.inventors.about.com/od/msartinvestions/a/money.html)

\$ [www.aussie-info.com/tourist/monthly2.php](http://www.aussie-info.com/tourist/monthly2.php)

\$ [www.rba.gov.au/currencynotes/conferencepapers/cu\\_carrin\\_0504.pdf](http://www.rba.gov.au/currencynotes/conferencepapers/cu_carrin_0504.pdf)

\$ [www.wikipedia.org/wiki/Polymer\\_banknotes#Security\\_features](http://www.wikipedia.org/wiki/Polymer_banknotes#Security_features)

\$ AEJ Coin Grading Guide: [http://www.adelaide-exchange.com.au/currency/coin\\_grading\\_guide.html](http://www.adelaide-exchange.com.au/currency/coin_grading_guide.html)

**Note:** "The above are useful sites, but be aware that material on any these websites is beyond the control of the SPD".

\$ Eigner, Walter. Coin Grading Guide – (Numerous articles on the internet)

\$ McDonald G, *Collecting and Investing in Australian Coins and Banknotes*, 2nd Ed. (Sydney: 1991).

\$ Davies, Glyn. *A History of Money from Ancient times to the Present Day*, 3rd. ed. Cardiff: University of Wales Press, 2002. 720p. 0-7083-1717-0 (paperback). - reprinted Nov 2005.



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## ADDITIONAL INFORMATION ON THE HISTORY OF CURRENCY.

The history of currency (ie money) is fascinating. The following notes were compiled by Lavinia Tiko (Fiji Mission). Lavinia has based her work on the following book.

Davies, Glyn. *A History of Money from Ancient times to the Present Day*, 3rd. ed. Cardiff: University of Wales Press, 2002. 720p. 0-7083-1717-0 (paperback). - reprinted Nov 2005.

### The History of Currency.

Coins are simply money.

All sorts of things have been used as money at different times in different places. The alphabetical list below, taken from page 27 of *A History of Money* by Glyn Davies, includes but a minute proportion of the enormous variety of primitive moneys, and none of the modern forms. These are: Amber, beads, cowries, drums, eggs, feathers, gongs, hoes, ivory, jade, kettles, leather, mats, nails, oxen, pigs, quartz, rice, salt, thimbles, umiacs, vodka, wampum, yarns, and zappozats (decorated axes).

It is almost impossible to define money in terms of its physical form or properties since these are so diverse. Therefore any definition must be based on its functions.

### What is Money?

At first sight the answer to this question seems obvious; the man or woman in the street would agree on coins and banknotes, but would they accept them from any country? What about cheques? They would probably be less willing to accept them than their own country's coins and notes but bank money (i.e. anything for which you can write a cheque) actually accounts for by far the greatest proportion by value of the total supply of money.

What about I.O.U.s (I owe you), credit cards and gold? The gold standard belongs to history but even today in many rich people in different parts of the world would rather keep some of their wealth in the form of gold than in official, inflation-prone currencies. The attractiveness of gold, from an aesthetic point of view, and its resistance to corrosion are two of the properties which led to its use for monetary transactions for thousands of years.

In complete contrast, a form of money with virtually no tangible properties whatsoever - electronic money - seems set to gain rapidly in popularity.

### The Functions of Currency (ie Money)

Specific functions (mostly micro-economic) are:

- \$ Unit of account (abstract)
- \$ Common measure of value (abstract)
- \$ Medium of exchange (concrete)
- \$ Means of payment (concrete)
- \$ Standard for deferred payments (abstract)
- \$ Store of value (concrete)

General functions (mostly macro-economic and abstract)

- \$ Liquid asset
- \$ Framework of the market allocative system (prices)
- \$ A causative factor in the economy
- \$ Controller of the economy

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Not everything used as money as all the functions listed above. Furthermore the functions of any particular form of money may change over time.

Glyn Davies points out on page 28: What is now the prime or main function in a particular community or country may not have been the first or original function in time, while what may well have been a secondary or derived function in one place may have been in some other region the original which gave rise to a related secondary function. The logical listing of functions in the table therefore implies no priority in either time or importance, for those which may be both first and foremost reflect only their particular time and place.

He goes on to conclude from this that the best definition is as follows: Money is anything that is widely used for making payments and accounting for debts and credits.

### **The Development of Currency (ie Money)**

Money originated very largely from non-economic causes: from tribute as well as from trade, from blood-money and bride-money as well as from barter, from ceremonial and religious rites as well as from commerce, from ostentatious ornamentation as well as from acting as the common drudge between economic men.

One of the most important improvements over the simplest forms of early barter was the tendency to select one or two items in preference to others so that the preferred items became partly accepted because of their qualities in acting as media of exchange.

Commodities were chosen as preferred barter items for a number of reasons, some because:

- \$ They were conveniently and easily stored;
- \$ They had high value densities and were easily portable, and;
- \$ They were durable.

These commodities, being widely desired, would be easy to exchange for others and therefore they came to be accepted as money.

Archaeological, literary and linguistic evidence of the ancient world and the tangible evidence of actual types of primitive money from many countries demonstrate that barter was not the main factor in the origins and earliest development of money.

Many societies had laws requiring compensation in some form for crimes of violence, instead of the Old Testament approach of "an eye for an eye".

The author notes that the English word to "pay" is derived from the Latin "pacare" meaning originally to pacify, appease, or make peace with - through the appropriate unit of value customarily acceptable to both sides.

A similarly widespread custom was payment for brides in order to compensate the head of the family for the loss of a daughter's services. Rulers have since very ancient times imposed taxes on or exacted tribute from their subjects. Religious obligations might also entail payment of tribute or sacrifices of some kind. Thus in many societies there was a requirement for a means of payment for blood-money, bride-money, tax or tribute and this gave a great impetus to the spread of money.

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Objects originally accepted for one purpose were often found to be useful for other non-economic purposes and, because of their growing acceptability began to be used for general trading also, supplementing or replacing barter.

Thus the use of money evolved out of deeply rooted customs; the clumsiness of barter provided an economic impulse but that was not the primary factor. It evolved independently in different parts of the world.

### **Primitive Forms of Money.**

In Fijian society gifts of whales teeth were (and in certain cases still are) a significant feature of certain ceremonies. One of their uses was as bride-money, with a symbolic meaning similar to that of the engagement ring in Western society. Whales teeth were "tambua" (from which our word "taboo" comes) meaning that they had religious significance, as did the fei stones of Yap which were still being used as money as recently as the mid 1960s.

The use of primitive forms of money in the Third World and North America is more recent and better documented than in Europe and its study sheds light on the probable origins of modern money. Among the topics treated are the use of wampum and the custom of the potlatch or competitive gift exchange in North America, disc-shaped stones in Yap, cowrie shells over much of Africa and Asia, cattle, manillas and whales teeth.

Manillas were ornamental metallic objects worn as jewellery in west Africa and used as money as recently as 1949. They were an ostentatious form of ornamentation, their value in that role being a prime reason for their acceptability as money. Wampum's use as money in north America undoubtedly came about as an extension of its desirability for ornamentation. Precious metals have had ornamental uses throughout history and that could be one reason why they were adopted for use as money in many ancient societies and civilizations.

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The potlatch ceremonies of Native Americans were a form of barter that had social and ceremonial functions that were at least as important as its economic functions. Consequently when the potlatch was outlawed in Canada (by an act that was later repealed) some of the most powerful work incentives were removed - to the detriment of the younger sections of the Indian communities. This form of barter was not unique to North America.

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Glyn Davies points out that the most celebrated example of competitive gift exchange was the encounter, around 950 BC, of Solomon and the Queen of Sheba. "Extravagant ostentation, the attempt to outdo each other in the splendour of the exchanges, and above all, the obligations of reciprocity, were just as typical in this celebrated encounter, though at a fittingly princely level, as with the more mundane types of barter in other parts of the world." (page 13).

Cattle are described by the author as mankind's "first working capital asset" (page 41). The religious use of cattle for sacrifices probably preceded their adoption for more general monetary purposes. For sacrifice quality - "without spot or blemish" - was important but for monetary purposes quantity was of more significance since cattle, like coins, can be counted. Obviously there were very practical reasons for the association between cattle and wealth but anthropological evidence from Africa in very recent times shows that when cattle are regarded as a form of money, not only health cattle but also scrawny ones will be valued to the detriment of the environment supporting them and their owners.