Inside the room

How a union, a trade, an association, or a credit union can take the third seat without becoming a state or a bank.

A speculation with a boundary. October 2026.

The third seat is not a new government and not a new currency. It is a person who can read the book, refuse a line that skipped the order, and is bound by that same order. Associations are the place this can start, because they already have a roll of members, a due, a reserve, and a grievance that the books are hard to see.

Copy the campus, not the feed

Facebook did not begin as the public square. It began as a closed list: one campus, real names, a directory people trusted because the school had already checked who they were. The product was thin. The membership was strong. That is the only part worth copying.

The rest is the warning. The campus list was opened outward until the members were the product, and a private company could change the order without a vote. A union tape dies the same way if it becomes a feed, an ad market, or a platform an employer can buy. Inside the room means the members' book. It does not mean the open internet.

A local, a hiring hall, a trade society, or a credit-union branch already is that campus. The roll exists. The dues exist. The suspicion exists. The third seat does not ask them to mint the national money. It asks them to post the order they already claim to follow, and to let a member refuse a line that skipped it.

What each step is, inside a membership

Floor. The hardship basket is paid before the convention, the officer's raise, or the political account. A strike fund, an apprenticeship stipend, and a member-share reserve are already floors. Name the basket in weeks or in dollars, and pay it on a date from money already saved.

Mint. The room does not print the currency. It mints only its own claims: shares, hours, dispatch points, training credits. One posted schedule. No window for the executive board.

Issue. A member, a local, and the federation may write a promise: a tool loan, a wage claim, a job ticket. The promise is not cash. A credit union is the closest living form of this, because the loan is member money lent to a member, and the share draft is a claim on that pool. The compromise is to stop treating the draft as if it were already the base.

Tape. Five lines: who holds the claim, what was minted, what lien sits on it, how it converted, and what the clerk did. Health, family, and the facts of a grievance stay off. A book the employer can read is not a tape. It is a leak.

Charge. One posted fee for writing a claim or a loan. No friend rate for the board. A credit union's fee and interest schedule is already this step, if it is actually the same rate for the director and the new member.

Agent. Software is the bookkeeper, not the business agent. It pays the basket on the clock, flags a side rate, and

refuses a second assessment. It does not decide who deserves help. That vote is taken once, by the members, in the open.

Thin. A hall with almost no jobs shows a wide rate. The width is the information. The hall does not invent a tight price to look busy, and it does not print points to fill the board.

Desert. After the basket, the fee, and the reserve, the remainder is named: a patronage dividend, a member share, or a stated loss. Taking it back later is confiscation. Covering a failed venture with a quiet dues increase is the old trick. Neither is this book.

What each room can enjoy

Room	What it already has	What the seat adds
Union local	Dues, a strike fund, and a right to see the books that is often formal.	The basket paid on a date. A side assessment that cannot hide.
Trade or hiring hall	A roll, a rate, and a queue.	A wide book when work is scarce. No invented tight price.
Professional association	A standard, a fee, and a directory.	One posted charge. A new shop can read the rule on the first day.
Credit union	Member deposits, one member one vote, a regulator.	The fee and the dividend written before the note. The draft marked as a promise.

The member enjoys a check that does not require a lawsuit. The honest officer enjoys a shield: the missing line is visible, so a rumor has to point at a row. The apprentice enjoys a schedule that does not change because someone senior asked. None of them enjoys a new coin.

Pros and cons

	For the room	Against the room
Membership	The roll is already a gate. A lie can be punished by people who know the names.	A small roll can be a clique. A tape does not fix a captured election.
The books	Dues, funds, and shares are already a floor and a remainder. The seat only posts the order.	Officers lose the friend rate. That is why adoption stalls.
Credit unions	Member ownership and a uniform rate are already the law in spirit.	A second book that disagrees with the call report is a compliance failure, not a feature.
Privacy	Five lines can leave health, family, and grievance facts off the page.	If "public" means the open internet, the employer reads the strategy. Inside the room is the limit.
The clerk	A clock pays the basket when a person might delay it.	A missed hardship payment is a harm. Software does not get a quieter standard than a treasurer.
Proof	One honest local is a stronger argument than a manifesto, and a city may copy a book it has seen survive a lean year.	A brochure tape, adopted for the announcement and ignored at the audit, is worse than silence.

Realistic, and far-fetched

Realistic

One local, one hall, or one credit-union branch. The tape covers dues, the hardship basket, the posted fee, and the annual remainder. Nothing else. Members can open it. A side rate shows up as a row. The hardship payment leaves on the date from the fund, not from an assessment invented after the loss. A credit union writes the fee and the dividend before the note, and marks the draft as a promise. A trade posts the standard and the fee where a new shop can read them. After a lean year, the remainder is a number, including zero. This can be done without a new currency, without a chain the employer can scrape, and without permission from a treasury.

Far-fetched

A union mint that replaces wages. A trade coin that spends at the grocery. One association's tape becoming the national schedule of money. A feed of members, sold as "Facebook for the trades." Credit between unions that spends before it converts. Grievance facts, medical leave, or internal votes written where a non-member can read them. Any of these asks the room to become a state. The room will not, and should not.

The test is plain. If a new member cannot find the basket, the fee, and last year's remainder in one sitting, the seat is not deployed. If an officer can still get a rate the member cannot see, it is not deployed either.

How it spreads, if it spreads

When	Inside the room	Still not claimed
Year 0 to 1	One roll. Dues, basket, and fee on the tape. The book is visible to members only.	Wages, the currency, and other locals.
Year 1 to 2	A side rate has been refused in public. The basket was paid in a lean month. Honest officers are still there.	A federation mandate. A coin.
Year 2 to 4	A second room asks for the same book because suspicion fell, not because a vendor pitched a platform.	Cross-room credit that spends as cash.
After an election and a lean year	A federation may copy the order. The copy is the book, not the software brand.	The national mint. The open internet.

Facebook left the campus because the list was valuable to people who were not members. This book must not. The value is the order. If a platform can change the order, or sell the roll, the third seat has been replaced by a landlord. Keep the clerk replaceable. Keep the roll inside the bylaws. Let the next room copy the rule, not rent the feed.

Same order inside the room. The member is the third seat. The book does not leave with the vendor.