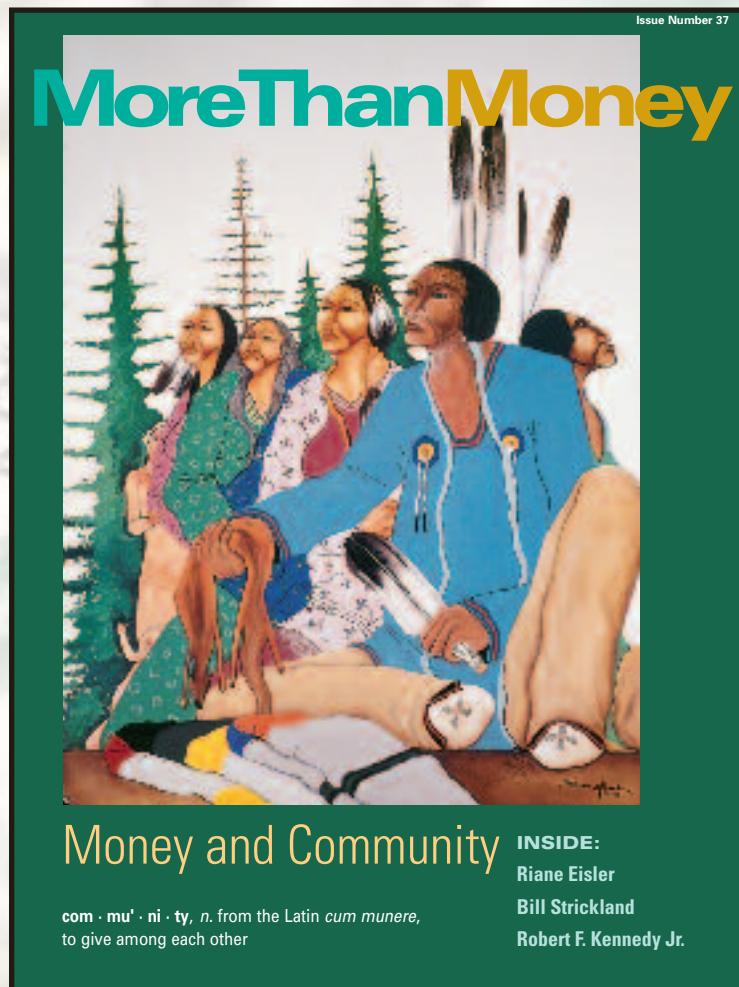


MORE THAN MONEY

Timeless themes & personal stories | Exploring the impact of money in our lives

Archive Edition

Money and Community



Issue 37

A Complimentary Giving Resource
Provided By



Welcome to More than Money Journal

More Than Money Journal, published quarterly from 1993-2006, was one of the first public forums where people shared personal stories about the impact of wealth on their lives. Groundbreaking for its time, each issue is filled with examples of ordinary people struggling to align their money and values in their spending, investing, giving, legacy, and relationships. The themes and stories in these journals are timeless and ring as true today as when they were first published.

More than Money Journal was a project of More Than Money Institute, a nonprofit peer educational network that touched thousands of people through its publications, presentations, gatherings, journal discussion groups and individual coaching. When More than Money Institute closed in 2006, its founders Anne and Christopher Ellinger (whom you'll see in More Than Money as Anne Slepian and Christopher Mogil) went on to launch another initiative called Bolder Giving. Individual articles from the journal were archived online with the Project on Civic Reflection.

Today, Bolder Giving is thrilled to be able to offer full back issues of More than Money Journal as a resource for families with wealth, philanthropic advisors, and all those exploring the impact of money in their lives. On the Bolder Giving website you can download issues individually.

Online, you can also order beautiful bound copies where 6-10 issues of the journal are compiled by theme:

- Giving
- Lifestyle, Spending & Investing
- Money and Values
- Children and Inheritance
- Money and Identity

(See full listing on back page of this journal)

We hope that More than Money Journal brings you fresh ideas for aligning your money and values, and that you use the stories to start conversations with your own clients, family members, and friends. (Note: We have removed many last names from the personal stories in the journals, to protect the privacy of those who gave us permission before the days of internet).

About

BOLDER GIVING Give more. Risk more. Inspire more.

More Than Money Journal roams the full territory of money and values. Bolder Giving has a more pointed mission: to inspire and support people to give at their full lifetime potential. A national, non-profit educational initiative, Bolder Giving invites you to help create a culture of greater generosity and to take your next step in becoming a bold giver.

At www.boldergiving.org you will find interactive tools and resources to help you explore three ways of being bold:

- Give More:** explore your lifetime giving capacity.
- Risk More:** step beyond your giving habits.
- Inspire More:** spark conversations about bold giving.

Bolder Giving's resources include:

Stories of Inspiration- The Bolder Giving website features stories of over 100 remarkable givers who have given at least 20% of their income, assets, or business profits. We host monthly teleconferences and web chats for informal conversations with these bold givers. Bolder Giving's stories have been featured widely in the press - on CBS and ABC evening news, in People and Inc. Magazines, The Chronicle of Philanthropy and elsewhere - and speakers are available for presentations and media interviews.

Support for Donors- Bolder Giving provides giving tools such as personal coaching, referrals to donor networks, workshops, the Bolder Giving Workbook and other publications, and a content-rich website. Please see the list of publications in the back of this magazine.

Resources for Advisors- Bolder Giving offers presentations, workshops, and publications for fundraisers, financial professionals and philanthropic advisors.

We invite your participation and support.

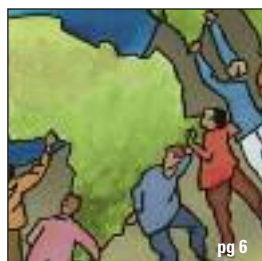
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Messages to the Future

By Pamela Gerloff

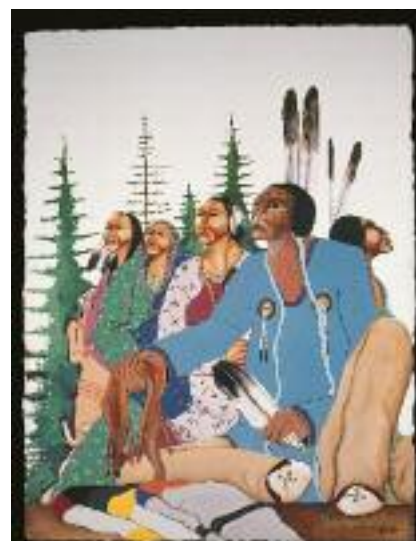
I once heard a prominent member of the simplicity movement say laughingly to an audience of eager listeners: “Everybody wants ‘community’—but the trouble with community is *other people!*” The French writer Jean-Paul Sartre expressed a related idea when a character in his play *No Exit* concluded: “*L’enfer, c’est les autres.*” (“Hell is other people.”)

Such comments give voice to a basic human dilemma. We want community and connection, but other people sometimes rub us the wrong way. We want to share with others, but we like to have things for ourselves. We want to be part of a community, but we also like our separateness. The friction caused by these competing desires can be uncomfortable, and that discomfort can lead us to make choices we might not always select if we were to take a slower, more careful look at the consequences. When it comes to money and community, those consequences can be subtle, but deep.

My mother used to tell me that one

tors’ and lawyers’ houses sat next to factory workers’ homes. Big houses were built next to little or mid-sized ones. Almost all of the children in those houses went either to the city’s public schools or to the local Catholic school, the only private school around. The mixing of professional and working classes, living together as neighbors in common, daily life, seemed natural. Normal. The way things were and ought to be.¹

Like my mother, I now consider the economic integration I grew up with to be quite rare—and valuable. The choices made by the citizens who first built the town created a lasting legacy for generations to come. The subtle message conveyed by the underlying housing pattern was a fundamental sense of equality and human dignity. *We were all part of one community.* People didn’t always get along, and they didn’t necessarily all mingle too much with one another, but they weren’t cordoned off from each other. The criterion for being a respected



USED WITH ARTIST'S PERMISSION

Among the Northwest Indians—who lived in what is today Washington, Oregon, and northern California—the potlatch ceremony was a ritual through which gifts such as food and clothing were distributed to members of the community. Those who shared their wealth in this way were regarded with admiration and respect.

Artwork: *Our People, Giving Away*

By Sam English of the Turtle Mountain Redlake Chippewa Indians in Redlake, Minnesota



FRANK MONKIEWICZ

Pamela Gerloff, Ed.D., is the editor of More Than Money Journal. Her prior publications and consulting work in schools, businesses, and nonprofits have focused on learning, growth, and change. She holds a doctorate in human development from Harvard University.

thing she loved about our town was the fact that it had economically integrated neighborhoods. At first I didn’t know what she meant; it wasn’t until I saw other small towns, with their rows of look-alike houses for factory workers well sectioned-off from areas with individually designed, higher-priced homes, that I started to get an inkling that our town was unusual. Within our city limits, doc-

member of the community was not what kind of house you could afford. If you were present, you belonged.

I cherish that legacy. Certainly it wasn’t perfect. Our small community wrestled with most of the same problems that other communities did. But I am intrigued by the thought that somewhere back in an earlier time, the choices that some people made about the relationship

between money and community conveyed a message to future generations.

The idea that the choices we are making about money today will affect future generations of communities reverberates throughout this journal issue. If we listen to the voices in this issue, we can’t help but be reminded that “community” is not about money; it is about more than money. Yet our views continued on p. 4

“Somewhere back in an earlier time,
the choices made about money
and community conveyed a message
to future generations.”

¹ In recent years, with high rates of growth in housing, including subsidized housing complexes, the town has grown less economically integrated.

Pamela Gerloff *continued from p. 3*

about—and our relationship to—money influence the way we conceive of and experience community. Surely the American Indians of the northwestern United States, who regularly held potlatch ceremonies to share the tribe's bounty [see sidebar, p. 3], viewed and related to money differently than do the board of directors of a large corporation whose business strategy includes putting local community businesses out of operation. And just as surely, the consequences of each group's choices about money and community have affected and will affect generations far into the future.

The word “community” derives from the Latin *cum munere*, which literally means “to give among each other.” What is given might be money—but it might also be time, respect, friendship, or perhaps a helping hand. Bernard Lietaer, a specialist in complementary currencies that develop strong community relationships, has said, “I define my community as a group of people who welcome and honor my gifts, and from whom I can reasonably expect to receive gifts in return.”

In this journal issue, we see that money can indeed be one of those gifts. And when money is used in conjunction with other gifts such as respect and dignity, it can enhance and facilitate community, now and in the future—if we choose to make it so.

The provocative interviews, articles, and stories on these pages invite us to remember the future and to think about the messages we are sending it, even as we use our resources to enhance our own—and *other people's*—lives today. ■



Editorial Policy: The views expressed in *More Than Money Journal* are not necessarily those of More Than Money. We encourage and support respectful dialogue among people of diverse viewpoints. In each journal issue, we provide a range of perspectives on a topic to stimulate reflection, conversation, and inspired action.



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More Than Money is a national nonprofit education organization serving people who measure their success not by the money they are making but by the good they are doing. We aim to bring out the best in individuals and society. Through a national dialogue about the impact of money on ourselves, our families, and our communities, we seek to foster new understanding of the purpose, potential, and challenges of money.

Please Help Us Spread the Word!

More Than Money grows through word of mouth. Please share a copy of *More Than Money Journal* with a friend, family member, colleague, or client.

A Hero's Legacy

Sargent Shriver's Communities of Caring

By Bob Kenny

I have to admit that I am a shameless fan of Sargent Shriver and I have thought of him often since I've been with More Than Money. He has been a personal hero of mine for many years. Much of what I know about community I learned from Sarge and his wife, Eunice Kennedy Shriver. Sarge created many programs that developed caring and effective communities. The Peace Corps was a community of young idealists who wanted to change the world. Head Start, Job Corps, VISTA, and Legal Services for the Poor were all programs begun by Mr. Shriver, and all of them focused on building and strength-

gram, which built community in schools by focusing on the values of caring, trust, respect, responsibility, and family. We knew our plan was ambitious and wildly optimistic, but Mr. Shriver listened intently and asked marvelous questions. When we were finished there was a short pause. I thought that he, like others before him, would think it far too idealistic. Instead, he jumped up from his desk and exclaimed, "This is very exciting! You are talking about changing the culture of schools and that is exactly what we need in this country." He opened his office door, told us to follow him, and bounded down the hall to his wife's office, where-

serving more than 1,000,000 students in 38 states across the United States and Canada. Dr. William Sullivan of the Carnegie Foundation for the Advancement of Teaching recently said, "American education is finally beginning to catch up with what Community of Caring schools have known for a very long time. That is, that school climate and the way in which a given school functions, and the stronger the sense of community in a school, the better educational outcomes are likely to be."

I don't see Sargent Shriver anymore, but I think he would love the idea behind More Than Money. That central

Robert A. Kenny, Ed.D., is the executive director of More Than Money. For more than 20 years he has worked with individuals, communities, and organizations to identify and address the gaps between their stated values and the realities of their lives.



"I don't see Sargent Shriver anymore, but I think he would love the idea behind More Than Money."

ening community. Together, Sarge and Eunice Shriver launched the Special Olympics, which drew together people from all walks of life and social strata, creating a caring community that has had enormous impact throughout the world. Some have argued that Sargent Shriver has touched the lives of more people in a positive way than any other living American. In so many ways, he has touched mine, too.

In the late 1980s through the 1990s, I had occasions to meet with Sargent Shriver while working on the development of the Community of Caring School Program at the Joseph P. Kennedy Jr. Foundation in Washington, D.C. During our first meeting, my colleague Bob Howard and I explained to Mr. Shriver our vision for the new school pro-

upon he burst in and announced, "Eunice, I just had a great meeting. These are great ideas! I have not been this excited since the Peace Corps days."

Community of Caring continues to be a very successful program. It started in 1982 with five pilot projects and expanded to 450 schools by 1994. To date, the Community of Caring has been adopted by almost 1,000 schools,

"In Community of Caring, we believe the quality of caring we give to our parents, to our brothers and sisters, to our families, to our friends and neighbors, and to the poor and the powerless endows a life, a community with respect, hope, and happiness."

— Eunice Kennedy Shriver

idea—that life is more than money—is how he has lived his life. Sarge could have stayed home, played golf, and lived "the good life." But he didn't. For so many years he got up every morning and made contributions to the world—big ones. He was what sociologist Paul Schervish refers to as a hyper-agent. He chose not to live "the good life" but a great life. For a number of years he ran the huge Merchandise Mart in Chicago, which was a significant contributor to the Kennedy fortune; but Sarge's life was, and is, about so much more than money. He has lived a life of unabashed idealism and enthusiasm that infects everyone around him.

I think More Than Money is like so many of the Shriver programs. They grew out of the idea of

continued on p. 22

Saving the Future

The Power of Partnership

Thoughts from Riane Eisler

Based on a conversation with Pamela Gerloff

As a child, Riane Eisler was nearly a victim of Nazi genocide. In an effort to make sense of her family's experiences during the Holocaust, she embarked upon a life-long study of humanity's capacity to act inhumanely. Her extensive, multidisciplinary study of cultures throughout history led her to formulate a new conceptual framework for understanding the social systems that create and maintain cultures of violence. She concluded that underlying the many differences among societies are two basic social configurations, which she calls the dominator model and the partnership model. [See sidebar, p. 7.] Here, Riane Eisler discusses the implications of the dominator/partnership model in terms of money and community.



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The Imperative to Think Globally

When we talk about “community,” many people tend to think of local community. I don’t. Certainly we want to invest in our local communities, but today I think we need to look at community on a global scale. We live in a technologically interconnected world. Given the development of nuclear and biological weaponry and our capacity for global destruction, there is no longer any denying that we’re all in this together.

Money and Economics in Dominator and Partnership Systems

For many years I have been developing an understanding of economics as something that arises out of the larger culture in which it is embedded. We’re used to thinking about cultures in fragmented

ways, e.g., religious/secular, right/left, eastern/western, economically sophisticated/unsophisticated, or capitalist/socialist. These classifications don’t describe whole cultures: beliefs and institutions—from the family, education, and religion to politics and economics. These fragmented ways of thinking can’t help us solve our collective problems and find ways to create a safe and fulfilling future and a better life for us all.

After years of empirical cross-cultural and historical research, I formulated a different means of classifying cultures. It’s a conceptual framework that allows us to identify and examine qualitative differences in the types of relationships present in any culture—in families, local communities, organizations, groups, or societies. The framework distinguishes between relationships based on domination or control (the dominator model) and relationships based on mutual benefit or

The Dominator and Partnership Models

Dominator Model

In a dominator-oriented society, relationships tend to be hierarchical, authoritarian, and based on domination or control. Typically, one gender is subordinate to the other, and there is a high degree of institutionalized or built-in violence (e.g., child abuse, warfare).

Partnership Model

In a partnership-oriented society, relationships are based on mutual benefit and accountability. Hierarchies may exist, but they are “hierarchies of actualization.” People at the top use their rank and authority to empower, rather than disempower, those lower in the hierarchy. Both genders are equally valued, and values such as caring and nonviolence are highly regarded, whether they are embodied in men or women.

Orientation to each model is a matter of degree; societies and groups seldom conform entirely to either model, but instead are oriented toward one or the other end of the dominator/partnership continuum. Currently, the partnership model is most highly developed in the Nordic world, but there are trends toward partnership worldwide.



*Riane Eisler, J.D., is a cultural historian and evolutionary theorist. She has authored numerous articles and books, including the international bestseller *The Chalice and The Blade: Our History, Our Future* (Harper & Row, 1987), *Tomorrow's Children: A Blueprint for Partnership Education for the 21st Century* (Westview Press, 2000), and the award-winning *The Power of Partnership: Seven Relationships That Will Change Your Life* (New World Library, 2002). She co-founded, with Nobel Peace Laureate Betty Williams, the *Spiritual Alliance to Stop Intimate Violence*. She also founded the *Alliance for a Caring Economy* and is president of the *Center for Partnership Studies*. Dr. Eisler was included as the only woman and living theorist among 20 great thinkers, including Hegel, Spengler, Adam Smith, Karl Marx, Arnold*

*Toynbee, and Teilhard de Chardin to be featured in *Macrohistory and Macrohistorians: Perspectives on Individual, Social, and Civilizational Change* (edited by Johan Galtung and Sohail Inayatullah, Praeger Publishers, 1997).*

accountability (the partnership model). The framework allows us to recognize that most cultures are not located at the extreme ends of the spectrum but fall somewhere along a continuum, and at any given time, are likely to be moving toward one end of the continuum or another.

Economics in the two models look very different. Economic systems in soci-

eties oriented toward the dominator model chronically create scarcity. In developed countries, scarcity is built into the economy by the money system itself.¹ Another way scarcity is artificially created in dominator societies is through the misdistribution of resources. Money in such societies is supposed to trickle down from top to bottom, but in actuality it accumulates at the top. Investment

is in social policies that support domination and control. More money is spent, for example, on weapons, armies, and prisons than on schools, healthcare, and libraries. This funneling of financial resources not only destroys people and physical resources, it also siphons off financial and human resources that could otherwise be used to meet human needs. It results in a scarcity of resources to invest in human capital, such as child-rearing and education.

If we're serious about creating a more prosperous world, the most important investment we can make is in human potential. I believe that an economic system rooted in a dominator model is no longer sustainable, and is in fact becoming increasingly dangerous and ineffective in our global culture.

In a society oriented toward the partnership model, the major economic investment is not in punishment and control (which are forms of domination) but in people. The society invests in social policies that support the development of human potential—in economic terms, high quality human capital. Because such investments are essential for post-industrial economies, the partnership model is a more realistic choice than the dominator model for countries that want to thrive economically in our era.

Economic Prosperity, Women's Status, and Quality of Life

The Center for Partnership Studies, the organization I direct, does research on practical applications of the partnership model. For example, we did a study using statistical data from 89 nations and compared measures of the status of women with measures of quality of life, such as infant mortality, human rights ratings, and percentage of the population with access to health care. We found that the status of women can be a better predictor of quality of life than Gross Domestic Product (GDP). Kuwait and France, for example, had identical GDPs, but quality of life indicators were much more positive in France, where the status of women is higher than in Kuwait.

Infant mortality continued on p. 8

¹ Editor's Note: See "Creating a Giving Culture: An Interview with Bernard Lietaer" by Pamela Gerloff in *More Than Money Journal*, Issue 34, Fall 2003.

Riane Eisler *continued from p. 7*

was twice as high in Kuwait, even though GDP was the same.

More authoritarian (dominator) cultures are also associated with high levels of built-in, socially condoned violence, such as rape, pogroms, lynchings, and aggressive wars. Political terrorism is strong in cultures where women and children are terrorized into submission, as this behavior models using violence to impose one's will on others.

We also found a positive correlation between economic prosperity and measures of women's status. For example, the

wealthier United States in global economic competitiveness ratings.

Historically, we see that when nations invest in human capital, they become more prosperous. Norway is a good example. In the early 20th century, Norway's infant mortality rate was high. That changed as the country began to shift to a more nurturing economy, investing in child care (not only in day care, but in childcare allowances for families), family planning, paid parental leave, health care, and elder care with dignity (not a handout). Like other Nordic nations, Norway, whose economy is a mix of central planning and free

and terrorism, is widespread. These are signals of a move toward the dominator end of the continuum. At this critical point in history, the most important investment we can make is in helping to accelerate the movement toward partnership. To do this, we need to ask ourselves: What are our values? And we need to invest in those areas that leverage change in alignment with those values—areas that will have a cascade of systemic effects, influencing many levels of the culture.

Besides changes in economic measurements of productivity (which today don't include the socially and economically essential work of caring and caregiving in the informal economy) and developing new partnership economic models, one of the most powerful leverage points for accelerating the global shift to partnership is changing beliefs, laws, and practices that promote violence in families and other intimate relationships. If we are serious about creating a peaceful world, we need to start with our primary relations.

**“We found that the status of women
can be a better predictor of quality of life
than Gross Domestic Product....
We also found a positive correlation
between economic prosperity
and measures of women's status.”**

social policies of Nordic nations such as Sweden, Norway, and Finland, where the status of women is higher (for instance, women compose 30-40 percent of legislatures), orient more to the partnership model. Here, stereotypically “feminine” activities of caregiving are supported by universal health care, childcare allowances, and paid parental leave. These nations also invest more in nonviolence: they pioneered the first peace studies programs, passed laws prohibiting violence against children in families, and have a strong men's movement to disentangle “masculinity” from domination and violence. These nations show that the partnership model is not only more humane; it is economically effective. The Nordic nations consistently rate at the top of United Nations Development Reports. Not only that, but in 2003, Finland was second only to the much larger and

enterprise, pioneered economic inventions that invest in nurturing. None of this was coincidental; it was part of the move toward the partnership model.

These data indicate that we need to move beyond conventional economic categories and models, and take into account the entire culture if we are to build foundations for a more generally prosperous, equitable, and sustainable future.

Investing in Leverage Points

Although we in the West have made enormous strides in the last century toward the partnership model—through such efforts as the civil rights, social and economic justice, and women's movements—we are currently in a period of regression worldwide. There is a widening gap between haves and have-nots. Religious fundamentalism is on the rise. Institutionalized violence, such as war

The Link between Intimate and International Violence

It is in our intimate relationships that we learn either to respect the human rights of others or to consider human rights violations to be just the way things are. Environments where intimate violence occurs become training grounds where people learn to use force to impose their will. We know from neuroscience that we're not born with a fully formed brain. The neurochemical pathways that become habitual for us are largely formed only after we're born. So, whether we are exposed to dominator or partnership models of behavior affects our neurochemical pathways. We have data clearly showing the negative effects on children when there is violence in families.

The dominator model requires fear and force to maintain domination. In such a system, the only alternatives are to dominate or be dominated. Dominator systems keep us fixated at the lower levels of psychologist Abraham Maslow's hierarchy of needs. We remain focused on

what Maslow called our “defense” or survival needs, rather than on our “growth” and actualization needs.

Since, in dominator systems, people don’t survive very long if they don’t learn never to question orders, bringing up children with fear is adaptive to those systems. But it is maladaptive in terms of realizing our enormous human potential.

Partnership parenting is very different from domination parenting. Parents can be authoritative without being authoritarian. In a partnership model of parenting, children can experience consequences for inappropriate behavior, but violence is not part of it. We need to change laws and customs that condone physical punishment against children in families, as some Nordic nations have already done. (In the

in intimate relations.

Of course, it is not only what we do in our own families, it is also what is culturally supported that affects violence worldwide—and changing traditions of intimate violence is a largely ignored piece of public policy. Making changes in the family arena can make a huge difference.

All of this is exciting, systemic work, with tremendous implications for how we use our resources, including money. It is also critical for our survival at this time in history. That’s why I am investing so much of my time, energy, money, and love in this work. The way I see it, we have to invest in the larger community if our grandchildren are to have a safe, sane, and wonderful future. ■

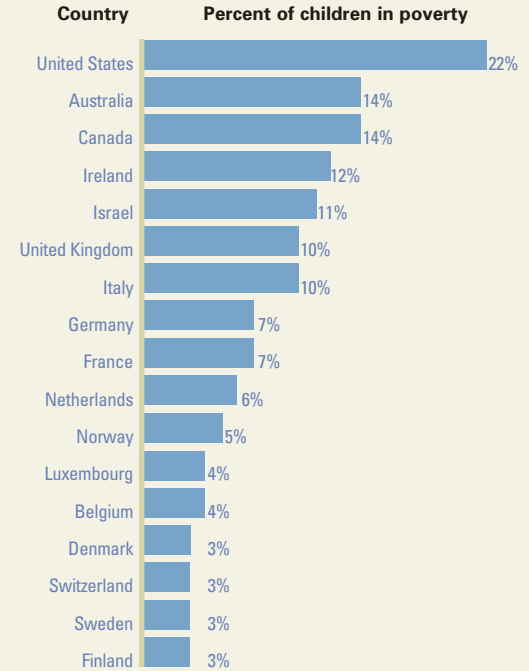
“If we are serious about creating a peaceful world, we need to start with our primary relations.”

United States, corporal punishment in families is legal in all 50 states and in schools in 22 states.)

By investing in efforts to facilitate partnership parenting and help stop intimate violence, we can help facilitate the global shift toward partnership.

Spiritual Alliance to Stop Intimate Violence

One example of such an effort is a program of the Center for Partnership Studies with which I am deeply involved: the Spiritual Alliance to Stop Intimate Violence. We emphasize the link between international and intimate violence. We offer materials for the prevention of violence, focusing on partnership parenting models in the home. We also provide similar tools for communities; and we work with religious and spiritual leaders, enlisting them to take a strong stand for partnership relations and against violence



Source: Lee Rainwater and Timothy M. Smeeding, “Doing Poorly: The Real Income of American Children in a Comparative Perspective,” Working Paper No. 127, Luxembourg Income Study (Maxwell School of Citizenship and Public Affairs, Syracuse University, Syracuse, NY, 1995). Reprinted from “Leaving Too Many Children Behind: A Demographer’s View on the Neglect of America’s Youngest Children” by Harold L. Hodgkinson, Institute of Educational Leadership, Inc., April 2003.

Resources

The Power of Partnership: Seven Relationships That Will Change Your Life
By Riane Eisler
(New World Library, 2002)

This handbook for personal, economic, and social transformation received the Nautilus award for the best self-help book of 2002. Its thesis is that the individual self cannot be helped in isolation from the larger web of relationships around us. The book discusses seven relationships, including relationship with oneself; intimate relations; work and community relationships; and relationships with one’s national community, the international community, and nature and spirituality.

Center for Partnership Studies

The Center for Partnership Studies is an educational and research institute formed to apply Dr. Riane Eisler’s cultural transformation theory to the general project of building a better world.

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Entering the Promised Land

Freeing Spiritual Communities from Debt

By Beverly Keel

“Forgive us our debts as we forgive our debtors.” That petition from the Lord’s prayer is taking on new meaning as churches across the nation pass the collection plate—for the specific purpose of paying off the credit card debts of congregation members.

At the forefront of this trend is Bishop C. Vernie Russell of Mount Carmel Missionary Baptist Church in Norfolk, Virginia. A few years ago, Russell was inspired by passages in the

family. At the end of the service the family cuts up all its credit cards. A jar full of credit-card halves sits on the pulpit as a reminder of the congregation’s progress. Russell’s goal is to eventually have every member debt-free.

Russell’s actions inspired Pastor Marvin J. Bentley to launch his own debt-free mission at the 1,000-member Antioch Baptist Church of Corona, New York. “One thing that has often been a problem for churches is that

“Each month, one family is chosen to have its debt paid off by the church.”

biblical book of Acts that described how the early Christians shared what they had. His idea was to launch a Debt Liquidation Revival in his mostly African-American church, with the goal of getting his congregation on solid financial ground. Now he is leading his flock into the promised land of financial freedom. “You can’t serve the Master and MasterCard,” he is fond of saying. His sermons warn against instant gratification and 20 percent interest rates on credit cards, while emphasizing the importance of paying cash and saving money.

Each month, one family is chosen to have its debts paid off by the church. So far, the Mount Carmel congregation has liquidated the debts of 75 families at a cost of more than \$600,000. During the rousing monthly service, church members give an offering to the debt-laden

many members will tell you they can’t tithe,” Bentley says. “Usually it has something to do with how they manage their money. Our philosophy is that you can’t ask folk to give if you don’t show them how to save and manage their money effectively. You can’t really expect them to allow you into one of the most sacred arenas of their personal lives unless you go in there with them, in terms of offering some kind of help. We say to them, ‘If we help you get out of debt, you owe us some control over what happens from here on out. If you’re not willing to sign a covenant, don’t accept this money.’”

The program, which began in September 2002, has raised \$90,000 to free 14 families from debt. To participate, each family must agree to commit to God, to the church, and to tithing; attend debt liquidation workshops; and

Declaration of Financial Empowerment

From this day forward, I declare my vigilant and lifelong commitment to financial empowerment. I pledge the following:

- To save and invest 10% to 15% of my after-tax income
- To be a proactive and informed investor
- To be a disciplined and knowledgeable consumer
- To measure my personal wealth by net worth, not income
- To engage in sound budget, credit, and tax management practices
- To teach business and financial principles to my children
- To use a portion of my personal wealth to strengthen my community
- To support the creation and growth of profitable, competitive black-owned enterprises
- To maximize my earning power through a commitment to career development, technological literacy, and professional excellence
- To ensure that my wealth is passed on to future generations

Members of Mount Carmel Baptist Church are practicing principles of the Declaration of Financial Empowerment.

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Bishop C. Vernie Russell of Mount Carmel Missionary Baptist Church in Norfolk, Virginia

join the church's credit union. In addition, they agree not to purchase anything new (except for necessities) for the next seven months. A key feature of

next family that has been selected."

Of the participating families, none had less than three credit cards; one had 16. But now, "all who have been deliv-

does the congregation's enthusiasm. "Now that it is successful with the few who have been embracing it, we've created a 'spiritual debt liquidation cult' within the church that is growing."

The effects on the families who have been helped have been profound. One woman lost much of her anger after having her debt relieved. "It has been a complete change in her life," says Bentley. "She just found peace. Part of her anger was dealing with her bills not being in order."

For another member, says Bentley, "this [debt liquidation] ministry has changed her life so much. She was delivered for just \$1,500, but it was \$1,500 that she didn't have. Now she is leading a prayer group on her job and she's about to become a deacon of the church. She was always a solid, good member anyway, but now the Lord has given her a different spirit." ■

Beverly Keel is a professor at Middle Tennessee State University and a journalist whose current positions include the entertainment editor of American Profile and a Nashville correspondent for People magazine.

"You can't expect people to allow you into one of the most sacred arenas of their personal lives unless you go in... offering some kind of help."

the program is that each family also agrees to make monthly payments to the church for a limited period of time, to help free other families from debt. "Let's say you were paying \$700 a month in credit card payments," says Bentley. "The maximum that you would be asked to chip in for other families is \$300 a month over a three-year period. We don't ask anybody to give back more than \$300 per month, no matter how much they owed." With the combined payments from congregation members, Bentley says, "it takes about two or three months to free the

ered," says Bentley, "have two or three bank accounts and are working on more. We talk about CDs and other ways to invest money. It's fun when you have money you can play with."

Although the program has been very successful, it has not been unanimously accepted by the congregation. "You would think the program would be overwhelmingly embraced by our members," says Bentley, "but it's not." He attributes his congregation's reticence to New York City skepticism. "New York is one of the most cynical, non-trusting places on the planet." But as participation grows, so

Something Worth Worrying About

Using Money to Start a Community

An Interview with George Stranahan

Molly: You have helped create many organizations over the years, including the Aspen Center for Physics, three different schools, a political caucus, a local tavern, and a store and art gallery. I realize now that what you were really doing was founding communities—communities focused on scientific inquiry, education, and neighborhood camaraderie. Was it, in fact, your intention to create communities?

George: I hoped that the organizations I helped start would create community—which I define as a group or class having common interests and sharing care, concern, and connection. But strictly speaking, no one person can create a community. Communities organize themselves, and, almost always, there are a few key players without whom the organization would not take place. I call them the “chief worriers,” though the word “organizers” works too.

Molly: How did you come to be a chief worrier?

George: I have often wondered that. What unconscious need of mine is met by being a chief worrier? Surely I take no great joy in worrying. Nor do I particularly enjoy being a chief; it’s kind of a burden. However, I do enjoy the sense of belonging—and the care, concern, and connection that is possible in a true community.

I was relatively lonely as a child. I didn’t feel a sense of belonging in my family or my school; I didn’t belong to any neighborhood group of kids, and I was not good at reaching out further to find belonging. I learned to live with my loneliness.



George and Molly Stranahan (father and daughter) have served together on the board of The Needmor Fund for the past 28 years, currently as chair and vice chair, respectively. The Needmor Fund is a family foundation that funds community organizing in low- and moderate-income communities.

“Strictly speaking,
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create a community.
Communities
organize
themselves.”

As an adult, I became aware that I had my education, my money, and my family name; and these permitted a certain influence, if I chose to use it. I decided to use that influence to “tickle” communities into existence.

Immediately I discovered that “tickling” was not the same as “organizing,” and that if I really did want the community, I would have to become a chief worrier. There comes a moment when one plunges in—or perhaps is sucked in—and the venture begins. When it succeeds, the rewards are great: One belongs and is included. Having succeeded the first time out, with the Center for Physics, I had the confidence, and perhaps the chutzpah, to try a few more.

How do you create a community?

“I begin with a vision of what the community might be and how I might feel within it. That vision and feeling become compelling, and they draw me into them. Do the communities fulfill that vision? Never. Do they fulfill the feeling? Always.

“The communities I help create have to organize themselves, not into my vision, but into their vision. Therefore a good bit of the organizing, both early and late, is in arranging the conversation so that it creates that communal vision. By including myself in that conversation I discover that others’ vision becomes my vision. A community that met just my vision would be a community of one.”

—Dr. George Stranahan

Molly: How has money helped you to organize communities?

George: Having money has made a difference. First, it has allowed me to risk failure. I always knew that food would be on the table, whether or not one of my ventures succeeded. Therefore,

greater risk was possible for me. There are, of course, other potential consequences of failure besides financial ruin, but those have been of little concern to me. In my mountain-climbing days it was never a failure not to summit a peak; it was the attempt that was the reward.

Second, there is the practical matter that if a community organizing venture

“When the venture
succeeds, the
rewards are great:
One belongs and is
included.”

required money in order to become reality, some or all of it could come from me. It's easier to get started if the community being organized is assured early on that a failure to raise sufficient money will not mean the failure of the organization. The community benefits from having financial security from the outset.

There is a downside to being both the organizer and the funder, and that is that the community can become over-dependent on one person, with the consequent possibility that others neglect their own responsibilities for the community. It also becomes easier for others to pick one person to blame for weaknesses and failures within the community.

Molly: If you are a chief worrier and funder of a community, can you belong to it in the same way that everyone else does?

George: It took me a long time to get over being angry about being included differently in the community just because I was the chief worrier. I thought it was a form of prejudice: that because I was the chief worrier I couldn't belong to the community in the same sense as the others. I've gradually come to accept that even within communities there are times when I am still lonely.

Molly: What advice would you give to someone who wants to help organize a community?

George: I would say the following:

Don't try it alone. Look for a partner early on and continue expanding your relationships, like ripples on a pond. And don't start until you know you have the right partner.

Timing is everything. The community should be just about ready to form by itself, needing only pushes, nudges, and good judgment to be tipped into being.

Ignore early setbacks. Don't be surprised if some people are threatened and are therefore opposed to the community you are organizing.

Molly: Why don't you use the word leader, instead of organizer or chief worrier?

George: I am careful to use words like organizer and chief worrier, rather than the word leader, which I reserve for one who has done something before and is acting as a guide to those who follow. In the formation of a new community, nobody has done it before. We are “making the road by walking.” Yet leaders *are* needed within a community and it is the chief worrier's job to see to it that leadership is developed within the membership. It's a matter of appropriate sharing of the responsibilities of the community. The Iron Rule of community organizing is: *Never do for others what they can do for themselves.* Never.

Molly: I imagine that some of the lessons you have learned about organizing communities have come from bumps in the road.

George: I remember several notable failures. For instance, years ago, several of us had a vision of creating a teen drop-in center in Michigan that would include, besides the usual services, retail sales, and that the center would be owned and managed by the teens them-

The Aspen Center for Physics

As a graduate student who had spent a summer in Aspen, Colorado, George Stranahan realized that the field of physics was advanced through talking—through the give and take of ideas with other scientists. Recognizing that the natural beauty and serenity of the Rocky Mountains would be a draw to physicists, in 1962 he proposed a partnership with the Aspen Institute to create a center where physicists from around the world could gather, share ideas, write, and hike.

From the outset, the community space and common practices have been intentionally designed to create community. Offices are shared. Weekly picnics allow families to meet and spend time with other families. Scientists and their families are assigned to housing units based on family size, not on a scientist's prestige in the field.

Rather than contribute the full cost of the first building, Stranahan knew it was important for other funders—and fundraisers—to be involved and committed, so he promised instead to contribute whatever couldn't be raised from other sources.

Dr. Stranahan stepped down from his position of chairman and president of the Aspen Center for Physics in 1972. It is still a thriving community today, where leading physicists from around the world come together. (See “In Aspen, Physics on a High Plane” by Dennis Overbye, *The New York Times*, Science Times section, Tuesday, August 28, 2001.)

selves. It never happened because the partners were more talkers than walkers.

Another failure was when a number of us wanted to charter continued on p. 17

Time Dollars

A Currency that Creates Community

An Interview with Auta Main

Interviewed by Jane Gerloff



Auta Main is executive director of New England Time Banks (formerly Maine Time Dollar Network). She has owned and operated two small businesses in southern Maine, in addition to her involvement with

various community development and social entrepreneurship endeavors. She is also director of the neighbor-to-neighbor division of Time Banks USA (formerly the Time Dollar Institute), where she and other Time Dollar pioneers from around the country are working with Dr. Edgar Cahn, the founder of Time Dollars, on developing a national network of time banks.

MTM: How did the first Time Dollar network get started in Maine?

Main: A number of years ago, Edgar Cahn, then a civil rights lawyer in Washington, D.C., had a heart attack at age 44. There he was, a lawyer who was used to working 80 hours a week, lying in bed needing all sorts of help—feeling useless, and missing community in his life. His wife and children were helping him, and he had insurance, so he was able to pay people to take care of him; but as he lay there he wondered: What does somebody do who doesn't have insurance or money? And how does somebody make a personal difference in the world when they're working 80 hours a week in their job and using just a little bit of who they are? We've become a society of disconnected people and we often don't know our neighbors, let alone trust them. He developed the Time Dollar concept as a way to keep people engaged in helping each other and in making a difference in our world. In the 1980s he began writing and speaking about the idea.

It happened that Richard Rockefeller heard Edgar speak at a conference. Richard had already invested a lot of his money in environmental issues, and it occurred to him that people aren't going to take care of the environment until they begin taking care of each other. He saw Time Dollars as a way to make that happen. Richard brought the concept to Maine in 1996. We launched a pilot Time Dollar exchange in Portland's East End in 1998. Richard continues to be an active participant, board member, and funding supporter.

MTM: How would you describe the goal of Time Dollar networks?

Main: The goal of Time Dollars is to rebuild the core economy of family, neighborhood, and community, which is

Definitions

Complementary currency

A means of exchange other than conventional money, used in local communities to link unmet needs with unused resources. Complementary currencies do not have interest, and elicit cooperation rather than competition among users.

Time Dollar network or time bank

A system of currency in which exchanges are made based on time rather than money.

fundamental to our existence. The broader vision is about social justice and systemic social change. As we swap services with each other, we become interconnected. We get to know our neighbors. We get to access services we may have never accessed before. It's a way of bridging diverse populations of people that just never would have met each other otherwise. We're changing the face of communities. It's wonderful work.

It's a lot about money, and it's a lot *not* about money. One of the core values of a Time Dollar network is equality: one hour equals one hour, regardless of the service. With Time Dollars it doesn't matter if you're giving a health exam or if you're mopping somebody's floor. What matters is that we come together as human beings, sharing the things we know with each other. We have members that might watch someone's dog for two hours and earn two Time Dollars, and in exchange for that have acupuncture or chiropractic work.

MTM: Could people get all their necessary services, like medical and dental care, through Time Dollars?

Main: I love that question. At the first



PHOTOGRAPH BY MARY KOCOL

When More Than Money board member Mark McDonough heard about the concept of Time Dollars, he immediately recognized it as a highly effective strategy for promoting social justice. He decided to devote the next ten years of his life to building the time banking movement. He is currently co-CEO, with social entrepreneur and Massachusetts Institute of Technology senior lecturer Andrew Wolk, of Time Banks USA.

In a Time Dollar network, when you offer your time to fulfill some need in the community you receive a credit of Time Dollars in exchange, which means that someone else will perform a service (or give you something) to fill a need or want of yours. For example, you might go get groceries for a neighbor and receive two hours' worth of Time Dollars. You can then use those Time Dollars to "purchase" a good or service that you want.

Your act of helping out your neighbor is not charity. It contains a built-in reciprocity. You receive something back from someone else in your community, whether or not it's the neighbor for whom you bought the groceries. It's the built-in reciprocity that makes Time Dollars an innovation in social service. It's not based only on the idea, "I need you." It's based on the idea, "We need each other." Time Dollars give everyone a way to give to and receive from others in the community. In doing this, Time Dollars help build community in the original sense of the word. As Bernard Lietaer has pointed out, the word "community" comes from the Latin word *cum munere*, which literally means "to give among each other."¹

—Mark McDonough

¹ "Creating a Giving Culture, An Interview with Bernard Lietaer" by Pamela Gerloff, *More Than Money Journal*, Issue 34, "The Art of Giving," Fall 2003.

open house we ever had in Maine, a woman came up and said, "I'm going to quit my job because I feel like I could do everything with Time Dollars. This is just so much more wonderful to me [than using regular money]." We said, "Not yet, not yet!" But I truly hope and think that there may well be a time when that *could* happen because, increasingly, people are buying into the Time Dollar idea. The truth is, we live in a capitalist economy and there are healthy things about capitalism. We're not trying to get rid of it in any way. Time Dollars are another way of connecting people, accessing services, and at the same time valuing the skills that *everyone* has to offer.

MTM: If I'm a member and need something, do I have to accumulate Time Dollars before I can use them?

Main: We tell people that it's fine to go into debt with Time Dollars. What we're doing is building social capital, so if people go into debt doing that it's a pretty healthy thing to do!

Having said that, at any given time we have less than 5% of our members in Time Dollar debt. Reciprocity is key. We don't want 300 of our members being givers and 300 being receivers—that would defeat the whole purpose. Everybody gives and everybody receives. There's a huge lesson in that. Our social

[Time Dollar networks] permit people to do things that they would never do for cash. "A retired bank president would never mow a sick person's yard for money, but he'll do it for Time Dollars," Cahn [author of *No More Throw-away People*] says. "Market wages incorporate status hierarchies. Ask yourself if you would ask your mother to accept market wages to go next door to clean up a neighbour's house. Then ask yourself if you would have the same reservations about asking her to go over and help a sick neighbour by cleaning up and accepting Time Dollars so that Granny, living across town, could be picked up and taken in to the doctor. Price is not the issue. It is status. To accept money for such a task implies one has accepted the market status defined by the wage."

—"The Dollar that Does Not Want to Be Money" by Richard Douthwaite, www.feasta.org/documents/shortcircuit/index.html?sc3/timedollars.html

service delivery system is set up so that we have thousands of passive receivers who don't feel good about being passive receivers. Time Dollars provide them the opportunity to give back. They all have wonderful skills that, for one reason or another, are not in demand right now in the market economy. Both receiving and giving back seem to be something that most people enjoy. Of course, many of us have learned that it's better to give than to receive, so some of us have had to learn how to receive, and Time Dollars have given us that opportunity.

MTM: Does the Time Dollar system get in the way of the kinds of natural, neighborly things that people used to do for each other without expecting any remuneration?

Main: A couple of members have said, "I've been doing this my whole life"—and that's true; a continued on p. 16

Auta Main *continued from p. 15*

lot of people still do neighborly things for each other. One member said she loves Time Dollars because it helps her place a value on neighborly exchanges. For example, it used to be that when her neighbor helped her put up a ceiling fan, she was never quite sure how to value it; she always felt as if she still owed him. But with Time Dollars, when someone does something for her, it feels clearer to her where they stand with each other.

Even so, some members just get to know each other really well and they don't want to charge each other Time Dollars. In those cases, we still try to get them to do a Time Dollar exchange, because we're trying to keep track of all the social capital we're building in neighborhoods. We'll get people to just call it a wash. For instance, in companion care situations where people have become really good friends and now they go to the beach together, we give each person a credit and a debit, as a way of recording that an exchange occurred. The question hasn't come up too much, though, because usually we're building connections where they don't already exist.

MTM: Do you have any "Time Dollar stories"—interesting experiences you would like to share?

Main: We've had two babies delivered for Time Dollars by midwives who are members—including all the pre-natal visits.

We also had a Time Dollar member that got married to another Time Dollar member. They did their entire wedding for Time Dollars (about 400): the justice of the peace, a nice bed and breakfast inn for the wedding and reception, and all the catered food. The bride and her mother both had their hair done by a Time Dollar member, and another member taught the couple ballroom dancing. It was just incredible. It would have cost \$5,000 or \$6,000 at a minimum.

MTM: Can you give Time Dollars to other people; for example, as a wedding gift?

Online Resources

ACCESS Foundation

Provides a support network for people interested in advancing complementary currency theory and application.
www.access.dreamteamtech.com

Center for Community Futures

Offers a how-to guide for running your own community currency program.
510-339-3801
www.cencomfut.com

Local Exchange Trading System (LETSsystem)

Has an online manual of the LETSsystem approach to developing a local currency initiative.
www.gmlets.u-net.com

New England Time Banks

(formerly Maine Time Dollar Network)
Gives tips, forms, and other resources for starting a Time Dollar network.
207-874-9868
www.mtdn.org

Time Banks USA

(formerly the Time Dollar Institute)
Provides resources and information for

starting a Time Dollar network and lists regional coordinator offices so you can find a network near you.
202-686-5200
www.timedollar.org

Print Resources

"Creating a Giving Culture: An Interview with Bernard Lietaer"

By Pamela Gerloff, *More Than Money Journal*, Issue 34, "The Art of Giving," Fall 2003.

Discusses the impact of money systems on society.

The Future of Money: Creating New Wealth, Work, and a Wiser World

By Bernard Lietaer
(Century, 2002)

Provides an analysis of current monetary systems, as well as information for starting your own complementary currency.

No More Throw-Away People: The Co-Production Imperative

By Edgar S. Cahn
(Essential Information, 2000)

Shows how and why Time Dollars support and build community, and how they operate as a force for social change.

"We have
what we need
if we use
what we have."

—Edgar S. Cahn

Main: Absolutely. Time Dollar gift certificates are very popular, especially around the holidays.

MTM: How successful have you been in getting people of higher income levels to participate—especially to offer professional services that would otherwise be expensive?

Main: Initially, it wasn't our intent to specifically recruit professionals. At the

beginning we thought of the network more as neighborly. But we listened to our members, who said they really wanted health care and other professional services. Many of our members are the working poor. They're making too much money to be eligible for many free services, but they don't get health insurance through their jobs. So we decided to target healthcare professionals and market to them.

But it takes a certain amount of altruism to participate. Not everybody is going to join. I talked to an accountant who said, "Why would I do this? I pay \$10 or \$20 an hour for someone to clean my house, and I make \$87 an hour." Joining just didn't make sense to him. The group of physicians, acupuncturists, midwives, and chiropractors that have joined—and we have more than 50 now—want to be connected to their community in a deeper way. Some physicians who have joined have shared with others their experiences of how it's working for them. Professionals often

Core Values

As related by Mark McDonough

There are four core values on which a Time Dollar currency system is based:

Assets/Equality—Everybody is an asset. Everyone has something to give. Each person's time is valued equally.

Reciprocity—Time Dollars create reciprocal transactions. When you give your time, skills, or expertise, you are automatically entitled to receive time, skills, or expertise from someone else. A reciprocal, relational exchange is likely to occur.

Redefinition of work—In a standard money economy, work is generally considered to be anything that the market will pay for. A Time Dollar system allows us to redefine work as, basically, anything that it takes to build a healthy society. There is a lot of caring to be done in our communities. With standard monetary systems, we often don't have a way to pay for it. Time Dollars give us a way.

Social capital—Just as building an infrastructure of bridges and roads is important to building a community that works, creating an infrastructure of social capital—that is, social interactions among community members—is also important. It is the fabric of interactions in a community that creates healthy communities.

join now because of referrals from other professionals.

MTM: Do you run into any particular challenges?

Main: There are two big challenges. One is that people think they have nothing to offer. Oddly enough, most people undervalue, rather than overvalue, what they can do. But as we go through a list of possible offerings with people, they immediately see that they have lots to offer.

The other challenge is getting people to ask for what they want. For some reason, most people who join want to give instead of receive. They do want things, but they're reluctant to ask for them.

MTM: I've been told that one of the reasons the Maine Time Dollar Network has been so successful is that you have had regular funding. Would you comment on that?

Main: It's absolutely true. We did a survey of all the Time Dollar programs started across the country and found that about 30% of them had folded because they received a grant for two or three years' worth of funding, and at the end of that time couldn't scurry up the money to keep it going.

It's vitally important in those first three years to have a coordinator, even if only part time. That person brings in the community partners, recruits and engages members, and coordinates and tracks exchanges. We are working on a sustainability plan for new Time Dollar communities that would ensure that the members take over ownership of the Time Dollar exchange after three years. We think it's very do-able, though we haven't proven it yet.

MTM: If people want to start a Time Dollar Exchange in their community, what can they do?

Main: They can contact New England Time Banks if they are in New England. We are the first regional hub in what will be a national network of time banks coordinated through Time Banks USA (formerly the Time Dollar Institute). We provide a kit to help get started. We have already helped 11 Time Dollar communities get started in New England, with another 22 interested in launching during the next year. People from other parts of the U.S. may contact Time Banks USA for assistance. [See sidebar, p. 16, for contact information for these organizations and other resources on Time Dollars and complementary currencies.] ■

George Stranahan

continued from p. 13

an alternative high school that would serve the needs of alienated students as well as students who were already building professional careers (in sports or music or other areas). We vastly underestimated the political skills of the district superintendent, who felt threatened by such a school. He deployed an attack in a public hearing that torpedoed the project in a matter of hours.

"I've gradually come to accept that even within communities there are times when I am still lonely."

I've learned from experience that there is a flip side to organizing a community into birth, and that is accepting its death and finding an appropriate way to memorialize it. This, too, requires a common vision: the vision that the community has served its purpose. This, too, requires organizing: organizing a celebration of the community's existence and its demise. Doing that is just about as hard as starting a new community. Folks are invested. Some find their identity and/or power in the community. But the burial cannot be neglected. The unburied dead have a stench that demoralizes and stops progress.

There is a logical consequence to becoming identified as someone who is good at community organizing: Lots of people will bring their particular ideas to your doorstep and leave them, like foundlings. I advise a great deal of discretion in deciding which of these to adopt. We all belong to multiple communities, but organizing them should be done one at a time. ■

Potential Unleashed

Secrets of a Social Entrepreneur

An Interview with Bill Strickland

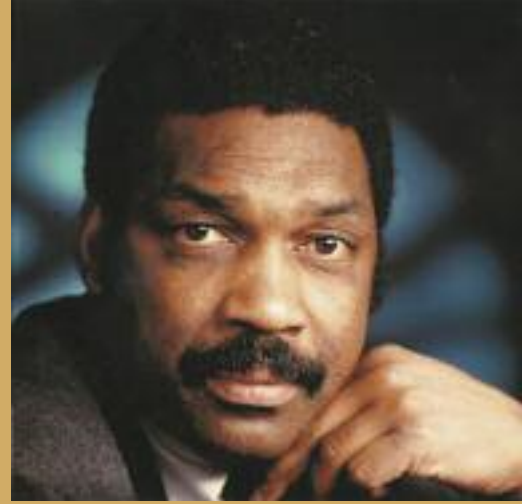
Interviewed by Mara Peluso

The Manchester Craftsmen's Guild (MCG), begun by social entrepreneur Bill Strickland, uses art as an educational strategy to work with inner city students who may not be doing well in a public school environment. Over the past 16 years, more than 80% of MCG's students have gone on to college. MCG's jazz music program, MCG Jazz, presents and promotes concerts by great jazz artists in its own auditorium. Having made more than 600 recordings, MCG Jazz hopes to build a record label that will generate revenue for the organization.

MCG is housed with its sister organization, Bidwell Training Center (a neighborhood vocational training center for adults), in a carefully designed facility that emphasizes natural light, creativity, and craftsmanship.

Two cities, San Francisco and Cincinnati, have replicated MCG's program, with five additional cities currently interested.

Bill Strickland is the president and CEO of Manchester Craftsmen's Guild and Bidwell Training Center, Inc. in Pittsburgh, Pennsylvania. Throughout his career, Strickland has been honored with numerous awards for his contributions to the arts and the community, including the Coming Up Taller Award and a MacArthur Fellowship for leadership and ingenuity in the arts. He has also served as chair of the Expansion Arts Panel of the National Endowment for the Arts. Widely known as a leading social entrepreneur, Strickland lectures throughout the world on social enterprise, the arts and arts education, and community development.



MTM: What does community mean to you?

STRICKLAND: Community, in the sense that I am using it, includes everyone who is in the vicinity of where we practice our craft. For me, and for the programs I direct, that means that western Pennsylvania is our community—not just the North Side of Pittsburgh, which happens to be the neighborhood where we are located. Our aim is to appeal to everybody who lives here—poor people, rich people, black people, white people—whatever. That is how we define who and what we are, and I think that is one of the keys to our success—that we are inclusive, not exclusive.

MTM: How would you describe the neighborhood that you work in?

STRICKLAND: We are located in a very tough inner city neighborhood. Only 1,500 feet from our building is a poor neighborhood. There is a lot of crime and street violence here. The largest drug bust in Pennsylvania took place a mile and a half from our build-

ing, so it is a pretty rough place. We provide an oasis of sanity where life is allowed to thrive and prevail.

MTM: How do you provide that “oasis of sanity”?

STRICKLAND: When kids and adults come here, they see a very pleasant and powerful environment that is well organized and very creative. There are flowers everywhere, including orchids from our greenhouse. There is artwork on the walls, and there is usually an exhibit going on. There is also great food—our culinary department loves to do their thing. To me, the aesthetics are fundamental to the conversation—particularly because we have people coming from distressed environments where things are not pleasant to look at, they are not well run, and often, the equipment has malfunctioned. If we want to work with people and improve their lives, we have to look like the solution and not like the problem.

We provide a nurturing and sustaining environment; we believe that is one of the main reasons that we've never had



Manchester Craftsmen's Guild and its sister organization, Bidwell Training Center, are housed in this 62,000 square-foot facility on Pittsburgh's North Side. The building was designed by architect Tasso Katselas, a pupil of Frank Lloyd Wright. Natural light pouring in through windows and skylights, along with terra cotta-toned masonry framing archways and circular portals, evoke stylistic influences of indigenous African architecture.

“The environment lets people know in a thousand different ways that they have value.”

a fight in 22 years of operation—nor any theft, any racial incident, or any drugs on the property. We think the reason we haven't had those problems is because the aesthetics of the environment let people know in a thousand different ways that they have value. We have taken that concept of respecting people by creating an aesthetically rich environment and have replicated it in Cincinnati and San Francisco, and we are having similar experiences in both locations.

MTM: You are often referred to as a social entrepreneur. Can you describe what that means to your work?

STRICKLAND: I believe that social enterprise is really a way of thinking about solving problems; it is about solving

social problems in an entrepreneurial and innovative way. It's less about getting rich and more about being innovative and developing a diversified revenue platform. It's not depending on philanthropy or individuals or the government to run the place.

At the MCG, we are known for being innovative in education—for the way we are working with kids. We record jazz concerts in a pristine environment before live audiences. We are known for the way we think about our vocational school, which has elements of a career fair rather than being just a traditional vocational school.

We are innovative in terms of our physical environment. We are now managing 150,000 square feet of business space. We have a training facility and a

four-story office building. We have people who are not from the neighborhood who have moved their offices here and are increasing the economic value of the community. We also have a 40,000-foot greenhouse and we're beginning to sell orchids from it.

Our funding sources are diverse and include the state of Pennsylvania and its Department of Education. We have support from many foundations in Pittsburgh, including Heinz, Alcoa, R.K. Mellon, Hillman, and Benedum. A lot of the established Pittsburgh names have been very supportive of this place.

MTM: Would you talk about how money influences community?

STRICKLAND: Money can influence community both positively and negatively. The best examples of communities in which money has been an asset are when leaders have viewed money as a resource and not as an end in itself. I believe that viewing money as anything other than a resource to enhance community unduly concentrates on the wrong side of the

continued on p. 22

Fighting for Our Communities

The Story of the Hudson Riverkeepers

Thoughts from Robert F. Kennedy Jr.¹

A chronic complaint of individual citizens is that “Big Money” runs the world. In April 2004, Robert F. Kennedy Jr. gave a speech in which he discussed the need to protect our environment because it is, in fact, “the infrastructure of our communities.” In that speech, he discussed the devastating effects of corporate monied interests when those interests are not balanced by a concern for our communities, our natural environment, and our future as a society. The following excerpt from that speech is an account of one community whose people joined together to prevail against the large corporate interests that were seriously harming their way of life.

Robert F. Kennedy Jr. is the chief prosecuting attorney for Hudson Riverkeeper, an advocacy group that monitors the Hudson River ecosystem and challenges polluters, using both legal and grassroots campaigns. He also serves as senior attorney for the Natural Resources Defense Council and as president of the Waterkeeper Alliance, a grassroots environmental organization with local chapters throughout the world.

*Mr. Kennedy is a clinical professor and supervising attorney at the Environmental Litigation Clinic at Pace University School of Law in White Plains, New York, and has served as assistant district attorney in New York City. The New York City Watershed Agreement, which he negotiated on behalf of environmentalists and the city's watershed consumers, is regarded as an international model in stakeholder consensus negotiations and sustainable development. Mr. Kennedy has also published several books, including *The Riverkeepers: Two Activists Fight to Reclaim Our Environment* as a Basic Human Right with John Cronin (Scribner, 1999).*



The people who started Riverkeeper back in the 1960s were not your prototypical tweed-jacketed, pipe-smoking environmentalists. They were not affluent. Nor were they trying to preserve distant wilderness areas in the Rockies or Montana. They were factory workers, laborers, electricians. A large percentage of them made some part of their living either fishing or crabbing.

Algonquin Indians. One of the enclaves of the Hudson fishery is Crotonville, which is 30 miles north of New York City on the east bank of the river. The people who lived in Crotonville in 1966 had little expectation that they'd ever see Yosemite or Yellowstone or the other national parks. To them, “the environment” was their backyard. It was the bathing beaches and the fishing holes of

**“The oil went up the river on the tides;
it blackened the beaches.”**

Many of the families that I represent have been fishing the Hudson River continuously since Dutch colonial times. They use the same fishing methods that were taught to their ancestors by the

the Hudson River. Richie Garrett, the first president of the Hudson Riverkeeper, used to say about the Hudson: “Its our Riviera. It's our Monte Carlo.”

In 1966 Penn Central Railroad began

¹ Excerpted and adapted from Robert F. Kennedy Jr.'s keynote speech at Omega Institute's Living a Fearless Life Conference, April 2, 2004, with permission from Robert F. Kennedy Jr. and Omega Institute.

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"So that's where it goes! Well, I'd like to thank you fellows for bringing this to my attention."

vomiting oil from a four-and-a-half-foot pipe in New York's Croton-Harmon rail yard. The oil went up the river on the tides; it blackened the beaches and made the shad taste like diesel, so people could no longer eat the fish. The people of

We Can Do It

"We need to be skeptical when we are told that we can't control environmental problems. Compared to other kinds of problems, environmental problems are not only remarkably easy to solve, but solutions are cheap—they pay for themselves. During the Clinton administration, for every dollar invested in cleaning up the environment, the economic return was seven dollars. Solving environmental problems in fact has remarkable qualities: it brings us together, we can do it affordably, and it makes us feel good."

—Carl Pope, executive director of the Sierra Club

Crotonville came together in the only public building in town, the American Legion Hall, to see what they could do about it.

This was a very patriotic community. A lot of these people were combat veterans from WWII and the Korean War. They weren't radicals and militants—they were people whose patriotism was rooted in the bedrock of our country. But that night they started talking about violence, because they saw something that they thought they owned—the abundant fisheries and the purity of the Hudson's waters—being robbed from them by large corporate entities over which they had no control.

They had already been to the government agencies that are supposed to protect Americans from pollution and were given the cold shoulder by all of them. Richie Garrett made 27 visits to one office, begging the government to do its duty and shut down the Penn Central pipe. He was finally told in exasperation, "These [the Penn Central board of direc-

"I've been doing environmental advocacy for years and I don't think environmentalism should be partisan. Environmental advocacy is not about protecting the fishes and the birds for their own sake; it's about recognizing that nature is the infrastructure of our communities. The air we breathe, the water we drink, and the wildlife and the landscapes that enrich us are all part of that infrastructure. We have obligations—as a generation, as a civilization, and as a nation—to create communities for our children that provide them with the same opportunities for dignity and enrichment that our parents gave us. If we want to meet those obligations, we have to start by protecting our environmental infrastructure because it provides the context for our communities."

—Robert F. Kennedy Jr. at Omega Institute's Living a Fearless Life Conference, April 2, 2004.

"They were not radicals and militants...but that night they started talking about violence."

tors] are important people. We can't treat them that way." In other words, we can't force them to obey the law.

By March of 1966, almost everyone in Crotonville had come to the conclusion that the government was in cahoots with the polluters and that the only way to reclaim the river was to confront the polluters directly. Somebody suggested putting a match to the oil slick coming out of the Penn Central pipe to burn up the pipe. Someone else said they should roll a mattress up and jam it up the pipe, so it would flood the rail yard with its own waste. Another said they should float a raft of dynamite into the intake of the India Point power plant, which at the time was killing a million fish a day in its intake streams.

And then a Marine named Bob Boyle stood up. He was also the outdoor editor of *Sports Illustrated* magazine and he was a great fly fisherman and angler. He had written an article for *Sports Illustrated* about angling in the Hudson; while researching the article, continued on p. 27

Bill Strickland *continued from p. 19*

equation. The community must be first and last in any discussion about money.

MTM: What do people who want to use money to benefit their community need to know—about money and about community?

“The community must be first and last in any discussion about money.”

STRICKLAND: They need to know how to use, in an intelligent and supportive way, the resource called money. For that, they need experience and the perspective of others who already have experience in this area. A deep working knowledge of community is helpful if you want to efficiently benefit as many as possible. ■

Bob Kenny *continued from p. 5*

America “as a social enterprise...of caring and cooperative people.”¹ More Than Money has a similar vision. We are a community of people who prefer to measure our success not by the money we are making but by the good we are doing. We believe that it is important to be aware and intentional about the decisions we make around money. We are shamelessly idealistic. We believe in the best in individuals and society. And I personally believe that, like the Community of Caring, More Than Money is destined to impact the culture and touch the lives of large numbers of people as, together, we leverage our efforts and resources for the betterment of the world. Our impact as “a social enterprise of caring and cooperative people” has only just begun. ■

Go Where the Light Is

One Wednesday afternoon in September 1963, Bill Strickland, then a 16-year-old black kid, was bored by school and hemmed in by life in a decaying Pittsburgh neighborhood. He wanted a way out, but he didn't have a clue about how to find it—until that Wednesday afternoon, when he went wandering through the hallways of his high school. It's a moment etched so clearly in his memory that, 35 years later, he can still recall the quality of the sunlight streaming in through the school windows.

Looking through an open classroom door, Strickland saw something he'd never seen before: a rotating mound of clay being shaped into a vessel by a man absorbed in his work. “If ever in life there is a clairvoyant experience, I had one that day,” says Strickland. “I saw a radiant and hopeful image of how the world ought to be. It opened up a portal for me that suggested that there might be a whole range of possibilities and experiences that I had not explored. It was night and day—literally. I saw a line and I thought: This is dark, and this is light. And I need to go where the light is.”

So Strickland walked into the sunlit

classroom, introduced himself to ceramics teacher Frank Ross, the man at the potter's wheel, and said, “I'd like to learn whatever that is.” With Ross as his mentor for nearly 20 years, Strickland not only found the way out—one that led to college—he also found the way in: the path that lets one person make a difference.

Strickland has mastered the art of social entrepreneurship, applying his potter's hands to reshape the business of social change. As a result, the people who now work with him and come to his programs at the Manchester Craftsmen's Guild and at the Bidwell Training Center Inc.—his Pittsburgh-based organizations for urban change—will tell you that the day Bill Strickland walked into that ceramics classroom was the day that he began reinventing this country's approach to social entrepreneurship.

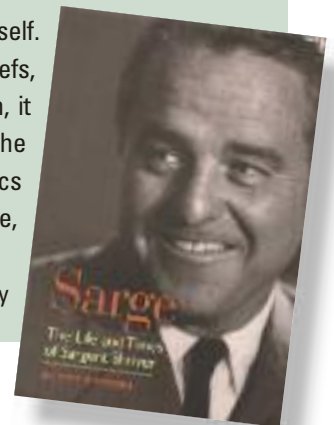
—Excerpted and adapted from Fast Company, “With his potter's hands, Bill Strickland is reshaping the business of social change. His Pittsburgh-based program offers a national model for education, training—and hope,” by Sara Terry, Issue 17, September 1998, p. 170. Full text is available at www.fastcompany.com/magazine/17/genius.html.

Sarge: The Life and Times of Sargent Shriver

By Scott Stossel
(Smithsonian Books, 2004)

This book is almost as engaging as Sargent Shriver himself. While profiling a man of privilege with deep spiritual beliefs, unencumbered energy, and great humility and passion, it details how pioneering community programs like the Peace Corps, Head Start, VISTA, and Special Olympics were started. The book inspires and reminds us that we, too, can work hard to change the world for the better.

—Bob Kenny



¹ Phrase borrowed from television journalist and former deputy director of the Peace Corps Bill Moyers in *Sarge: The Life and Times of Sargent Shriver* by Scott Stossel, Smithsonian Books, 2004, p. 215.

Money **IN** Money **OUT**

Plugging the Leaks in Your Local Economy

By Ruth Walker

Just how important is my business to this community? That's a question a lot of business owners ask.

Take Jim Parsons, the longtime owner of Parsons Pine Products in Ashland, Oregon. Sometime around 1980 he decided that, just once, he would pay all of his 100 or so employees—then the largest industrial workforce in the community—in two-dollar bills. “We had the bank bring in a batch of them,” he explains. “A year later some were still circulating.”

Because two-dollar bills are so little used, Parsons could be reasonably sure that any he saw in Ashland had originally come from his payroll. It wasn't exactly a scientific experiment, but it reminded people how important his company was to the community. And it showed how money turns over—how one purchase leads to another purchase and then another—perhaps four or five times, for a place like Ashland, before the bill physically leaves the community.

In the Ashlands of the country, the phenomenon of the local “multiplier,” as the turnover effect is known, is interesting; in less affluent places, it can be critical.

As Rex LaMore, state director of the community and economic development program at Michigan State University (MSU), puts it, “Part of the problem of being poor in a poor community is not just that you don't have much money, but that the money leaves quickly.” Getting money to stay, by making it possible to spend it locally, is essential to prosperity.

Dr. LaMore refers to this as “plugging the leaks” of a local economy. If you don't plug the leaks, he says, “You pour money in and nothing changes.” Well-intentioned efforts to put money into the hands of poor consumers often don't help alleviate poverty.

To identify just how much money circulates within a community, Dr. LaMore and his colleagues have developed a survey tool called the Community Income and Expenditures Model (CIEM). [See *sidebar, p. 30.*] It can be used within a small town, a neighborhood, or even a ZIP code to track money flowing in and out. The MSU group's first survey found that the low-income neighborhood of

market, residents have to buy groceries elsewhere. And if there are no local gas stations, car dealers, or taxi companies, or if local residents are underrepresented on the payrolls of the city bus system, transportation dollars leak out of the neighborhood.

The problem, LaMore says, is that so many people make purchase decisions primarily on price. “The price of the

“He decided that, just once,
he would pay all of his 100 or so
employees in two-dollar bills.”



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North Lansing, Michigan (population 16,999) was spending \$22 million a year on groceries, 84 percent of which left the neighborhood.

LaMore identifies housing, food, and transportation as the big three of “leaky” communities. Rent checks often go to an outside landlord. If there is no super-

product isn't the only thing you have to look at. You should also ask, “Where does that dollar go after the first purchase and the second purchase?”

“Economic theory has misled us to believe that the secondary purchases don't have value,” says LaMore. But they do. If, for instance, continued on p. 30

Money Talk:

By Christopher Mogil

Fostering Community Connections

My father was from a working-class family, and my mother grew up wealthy. As a child, the differences between my grandparents sometimes left me puzzled and sad. I loved my Friday-night sleepovers with my father's parents in their one-bedroom apartment in Queens, but was pained by their frequent worries about money. I loved it when my mother's parents took me with them on one of their annual overseas trips, yet I wondered why Margaret, their live-in housekeeper—whom I also loved—didn't join us in the dining room after serving the meal. My birthdays were among the rare occasions that all of us were in the same room. Our “togetherness” went only so far. And we never talked about why. We never had money conversations.

After college, I stumbled onto a group that changed my life: a residential social action community started by Quakers. There, we were encouraged to think of ourselves as life-long “social change agents” and to develop the necessary skills and knowledge to effect social change. Part of our homework was to look deeply and critically at different aspects of our identity. What does it mean that I'm a white, secular Jewish, U.S. male from an upper middle class background? How do I both accept who I am and reach out to other people who are different from me? That was when I began to have “money conversations”—with myself and others.

The national gatherings of this community were paid for via a remarkable, experimental group process called “cost sharing.” Everyone at the gathering met in small groups with people of similar

economic background. There, we were encouraged to disclose our past, current, and probable future financial situations. Knowing the average cost of the gathering per person (in 1980, about \$200 for the week) and roughly how many people were in a given economic group, we were each challenged to come up with an amount that we judged as our fair share. Over several rounds of reflection and feedback, people of lower economic means were usually encouraged to decrease their pledges, while people of higher economic means were often challenged to contribute more. One woman was persuaded to withdraw her pledge of \$100 and instead be reimbursed \$100 as a token amount toward her childcare costs and lost wages. Another person increased his pledge from \$400 to



Christopher Mogil is a co-founder, with Anne Slepian, of More Than Money. He is a nationally-recognized writer, consultant, and presenter on issues of wealth and philanthropy. He also directs True Story Theater, a community-building theater company.

“When was it OK to say no?

When and why would I want to say yes?”

\$2,000. I seriously sweated during this process. I wondered: If I were *really* giving my fair share, how much more should I be chipping in? I felt excited by the honesty and depth of these conversations. At the same time, I wasn't sure I ever wanted to do the process again. It brought up sticky questions about money, fairness, and how accountable we in this community were to each other.

After inheriting some money, I began to receive requests for loans, gifts, or grants—both from people I knew well

in the community and from some I didn't. When was it OK to say no? When and why would I want to say yes? I found a few others in financial situations similar to mine, and we started to have more money conversations. Our meetings evolved into an occasional but ongoing discussion group that helped all of us feel less alone and clearer about what we wanted to do.

Another member of the group and I decided to write our “money autobiographies.” We summoned up our courage

and sent our few pages of prose to the other 140 people in the community, with an invitation to enter into more in-depth discussion about class differences. To our surprise, many others sent out their money autobiographies, too. We read the money stories of people across the socioeconomic gamut: poor, work-

ing class, middle class, and wealthy. It was a powerful outpouring of personal stories that most in our community had not heard before. (Later, it was no scarier for me to speak of these same issues on *Oprah* than it had been to do so in this close community!)

The experience of living in an economically mixed community became a template for my adult life in the Boston suburbs. Twelve years ago, my partner, Anne, and I invited people in our immediate neighborhood to join us in an informal barter system. We began to organize monthly potlucks at people's homes, seasonal events (such as an annual talent show), and a neighborhood association to look after the local park, which had deteriorated. We have enjoyed organizing activities in our neighborhood that cost little, and so are accessible to a

wide range of folks—events such as a free, shared-leadership dance class at the local church; or swaps to exchange clothing, meals, and child care. Such activities have transformed what felt like a neighborhood of strangers into what now feels like a community of friends.

Over time, not only have I grown more comfortable relating to people of different socio-economic backgrounds, I've also grown more able to discuss money and related issues openly as they arise. These conversations are not always easy, but they almost always strengthen my relationships. Whether I am in a community of place, affinity, or action, I've found that money is often an unspoken presence. Being able to talk about it with others has paved the way to more authentic, trusting, and enduring relationships. ■



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Money Conversations

How do you have a money conversation?

■ You may want to start by clarifying why you're having this conversation. (For example, "Janet, before we discuss your request for a personal loan, I'd like us to talk about what this brings up for each of us and how to protect our friendship. Our friendship is really important to me and I'm worried about what might happen between us if you're in a position of owing me money. Can we talk about that?")

■ Share your own feelings and experience.

■ Invite your conversation partner(s) to discuss their concerns and goals.

■ Discuss where you might go from here. How will you address any issues that were raised? Share relevant stories, tips, and resources.

"Being able to talk about money with others has paved the way to more authentic, trusting, and enduring relationships."

Resources for Writing Your Money Autobiography

How Much Is Enough? Harness the Power of Your Money Story—And Change Your Life

By Pamela York Klainer, Ed.D.
(Basic Books, 2001)

Includes more than 30 thought-provoking questions to help you write a money autobiography.

A Woman's Book of Money & Spiritual Vision: Putting Your Financial Values into Spiritual Perspective

By Rosemary Williams and Joanne Kabak
(Innisfree Press, 2001)

Offers tools for creating an action plan—including writing a money autobiography—for aligning money, values, and spirituality.

Worth Living

Financial advisor Dick Wagner of Worth Living, LLC, offers an online Money Autobiography Questionnaire to help you understand your relationship to money. He suggests selecting three or four questions to write about. Available at: www.worth-living.com/forms/WLMoney.pdf

Ministry of Money

The Ministry of Money offers a free pamphlet titled "Guidelines for Writing your Money Autobiography." Available upon request by phone or online.

301-428-9560

www.ministryofmoney.org/form1.htm

Starting Young

An 11-year-old Discovers Philanthropy

By Nika Clelland, as told to Nicole Sanchez



Nika Clelland is now 14 years old and lives in Cupertino, California.

When I was 11 years old, I helped organize an event at my school for Youth Philanthropy Worldwide and the Global Fund for Children. That's

when I met Mrs. Inderjit Khurana and learned a lot about how she was helping children in the slums of Orissa, India stay off the streets and attend school. I

thought Inderjit was amazing. She started a school on a train platform. Now there are lots of schools like the one she started. [See sidebars, pp. 26 and 27.]

After the Youth Philanthropy event, I went to my sixth-grade teacher, Zindy Mooney, and told her about the amazing woman I had met. Mrs. Mooney set up a date for Inderjit to talk to our class about what type of help would be most effective for the train platform schools. Our class decided to have a toy drive and an ice cream sale. The toys we collected would be used to create a toy library, so children at the schools could borrow toys to play with. The money we raised would go toward other things that the schools needed. We raised \$300, collected nine boxes of toys, and found a donor to ship everything to the schools.

After this experience, I felt a great sense of accomplishment in myself. All young people in this world want to do something that will make them be remembered. I, personally, chose a way that would be beneficial to others. Like Inderjit Khurana, I strongly believe that no one should miss out on a fulfilling childhood. ■

"All young people in this world want to do something that will make them be remembered."

You Can Keep Children Out of School but... You Can't Keep the School Out of Children

In 1985, Inderjit Khurana saw a problem and found a solution. She knew that many children in and around the city of Bhubaneswar, India couldn't go to school because they had to work and care for their younger siblings during the day. So she decided to "bring school to the children" who spent their days earning pennies by sweeping and by shining shoes. How? By starting a school on the train platforms of the city.

Over time, Ruchika Social Services was created to set up and run more train platform schools. Since the first train platform class met in 1985, the organization has grown to serve more than 4,000 children on train platforms and in surrounding slum areas.

How Far Can a Dollar Go?

The **ASTONISHING** **POWER** of Kids

At Youth Philanthropy Worldwide (YPW), we inspire young people (ages 8–21) to contribute to the global community. That's a lot easier than you might think. We've found that many American children and teenagers have no idea how much money they, as a group, control. Nor do they know how far one U.S. dollar can go in the developing world. Once they learn a few basic statistics, the response is often the same: "Why didn't anyone tell us sooner?"

- In the United States, young people (ages 8–21) earn and control \$211 billion per year. (This does not include their influence on the spending decisions of the adults in their lives.)¹
- Half of the world's population lives on \$2 or less per day. 1.2 billion people survive on less than \$1 per day.²
- \$3 is the cost of one mosquito net in Tanzania, which can prevent the transmission of malaria, one of the leading killers of children under the age of five in the region.³
- \$105 per month pays a teacher's salary, buys all classroom supplies, and provides transportation to and from school in Afghanistan.⁴
- It costs 25 cents a day for the World Food Programme to feed a refugee.⁵

—Nicole Sanchez

¹ National Harris Interactive YouthPulse Study, September 3, 2003. www.harrisinteractive.com/news/allnewsbydate.asp?NewsID=667

² UN Millennium Report of the Secretary General, April 2000. "We the Peoples: The Role of the UN in the 21st Century." www.un.org/millennium/sg/report/index.html

³ The Economist. "For 80 Cents More." August 15, 2002.

www.economist.com/World/africa/displayStory.cfm?story_id=1280587

⁴ The Afghan Women's Mission. www.afghanwomensmission.org/FAQ/#teachsponsorship

⁵ United Nations World Food Programme. www.un.org/Pubs/ourlives/wfp.htm

The train platform schools in India have inspired many of the young people with whom Youth Philanthropy Worldwide works in the United States. Students in the U.S. are now helping to create a mobile library, which will deliver toys and books to their peers in Orissa, India.

For more information on the Ruchika Mobile Library, please contact Youth Philanthropy Worldwide's executive director, Nicole Sanchez, at nicole@ypworldwide.org.

Robert Kennedy *continued from p. 21*

he had come across an old navigational statute called the 1888 Rivers and Harbors Act. It said that it was illegal to pollute any waterway in the United States and that you had to pay a high penalty if you got caught. There was also a bounty provision, which said that anybody who turned in the polluter got to keep half the fine. Boyle had sent a copy of this law over to the libel lawyers at Time, Inc. and asked them if it was still good. They replied that in 80 years that law had never been enforced, but it was still on the books. That evening Boyle stood up in front of all those men who were talking about violence—300 of them, packed into the American Legion Hall, some leaning against the rifle racks, some hanging from the rafters—and he said, "We shouldn't be talking about breaking the law. We should be talking about enforcing it."

That night those people resolved that they were going to start a group [then called the Hudson River Fishermen's Association, later called Riverkeeper] and that they were going to track down and prosecute every polluter on the Hudson. Eighteen months later they collected the first bounty in United States history using this nineteenth-century statute, and they shut down the Penn Central pipe for good. They got to keep \$2,000—which, in Crotonville in 1968, was a huge amount of money. There were two weeks of wild celebration in the town. They used the money that was left over to go after other polluters. In 1973, they collected the highest penalty in U.S. history against a corporate polluter: \$200,000 from Anaconda Wire and Cable for dumping toxins into the Hudson River at Hastings, New York.

They used the money to construct a boat called *The Riverkeeper*, which still patrols the Hudson River today. In 1985, Hudson Riverkeeper started a ground-breaking environmental litigation clinic, where third-year law students, by a special court order, are permitted to prac-

continued on p. 31

Slow Money

Or, Why It's Not Just How Much or How Little Money, But the Speed of Money, that Defines Who We Are as a People and Where We Are Heading as a Civilization

By Woody Tasch

Respectful dialogue among people of diverse viewpoints is a hallmark of *More Than Money*. *More Than Money Journal* readers vary widely in age, family history, politics, religion, net worth, source of income, geography, and other factors. We publish thoughtful commentary on topics of interest to our readers in order to stimulate lively discussion and creative reflection. The opinions expressed by the writers of Viewpoint are not necessarily those of *More Than Money*. To tell us what you think, send an email to editor@morethanmoney.org or write to: Editor, *More Than Money Journal*, 1430 Massachusetts Avenue, Third Floor, Cambridge, MA 02138.



Woody Tasch is chair of Investors' Circle, a national network of individuals who provide risk capital to early-stage companies that address social and environmental problems. He is also chair of Chelsea Green Publishing, a leading publisher of books on sustainable living. He has previously served as treasurer of the Jessie Smith Noyes Foundation and chairman of the Community Development Venture Capital Alliance.

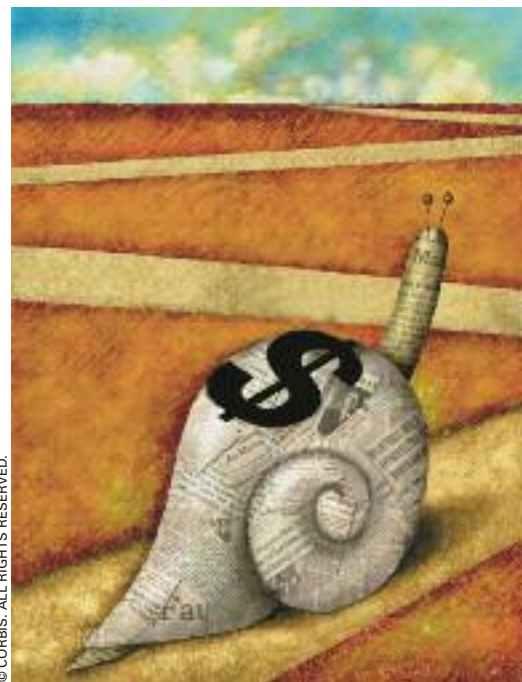
"Civilization" is a big word. Thinking about something as big and as abstract as where a civilization may be heading is not something I do every day. Every other day, maybe—call them the "odd" days. On the "even" days I spend time worrying about money. Not so much about where money is heading as about how fast money is traveling—everywhere and nowhere.

I worry because, as money is "speeding up," it is commanding—with increasing insidiousness and invisibility—ever more of our attention, and is therefore negatively affecting our human potential. It is compromising our ability to control our destinies, individually and collectively.

What do I mean when I say that money is speeding up? Consider this: From the beginning of human history to the year 1900, the world economy grew to \$600 billion in annual output. Today, the world economy grows by this amount *every two years*. More than \$2 trillion circulates around the world *every day*.

As a venture capitalist interested in companies that help solve social and environmental problems, I am concerned about the speed of money, since venture capital typically is invested in companies that are ready to "take off." The analogy of a rocket accelerating to reach escape velocity from the earth's gravitational field has some relevance: Companies that can grow within a few years to billions of dollars of market capitalization and reach the "orbit" of the public marketplace are what drive the 20% return benchmark that is commonly used as the measure of successful venture capital.

Of course, compared to day-trading, venture capital may seem slower, more patient. After all, a venture investment takes years, not hours or days or months, to appreciate. But viewed through the



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lens of sustainability, through a long-term lens that sees on the horizon population growth, the greenhouse effect, and disequilibria caused by the unprecedented explosion of financial wealth and global consumerism of the last few decades, venture capital is nowhere near patient enough.

Here in my office at home, off the grid, on a small island, I work overlooking my raised bed garden, connected over the electronic superhighway to distant investors and entrepreneurs. It seems an appropriate place from which to move back and forth across the boundary between natural systems and financial markets. This boundary, it seems to me, is defined primarily by time and its corollary, speed. Natural time versus money time: seasons and generations on the one hand, and fiscal year quarters and product life-cycles on the other; the time it takes water to flow through soil and aquifer versus the time it takes money to cycle through mutual fund and IRA.

It seems to me that many of the problems that the social investment initiatives of recent years have been aiming to address could be more fundamentally understood as a problem of the speed of money. Screened portfolios and shareholder advocacy both work to heal the wounds caused by globalization, industrialization, and “corporatization.” As critical as these means of redress are, they remain, to some extent, an exercise in what I call “wake management.” Most of their benefits are achieved not through slowing down the economic speedboat but rather through minimizing some of its impact as it speeds through the harbor.

Environmental degradation, a throw-away consumer culture, cheapened food (rich in empty calories and chemical additives), politicians who live by polls, media programmers who live by ratings, nightly news reports that cover daily fluctuations of market indices—these are the inevitable by-products of an economy whose decision-making is driven by the imperatives of financial markets. It is an economy in which money, unleashed through the power of technology and unfettered by either connection to place

where money comes back down to earth. This is also where my thinking about Slow Money began.

Each year, Investors’ Circle sees dozens of early-stage food companies, from new organic branded products to organic food restaurants and retailers, to agricultural technologies that support sustainable food production. Unfortunately, few of these investment opportunities meet the criteria of “fast” venture capital. They do not fit easily into investment portfolios designed to deliver returns that are competitive with the venture capital industry as a whole. Hence the need for a “slower” approach: for an allocation of capital that respects the natural dynamics of this sector and that is willing to design its expectations of financial return around those dynamics.

Such thinking about Slow Money was galvanized by the mission of Slow Food, an international, Italy-based nonprofit organization that arose in response to the opening of a McDonald’s in Rome. The Slow Food Manifesto is a feisty, far-flung articulation of values that underpin the Slow Food organization’s programs. The manifesto integrates an appreciation of

Slow Money Ruminations

By Woody Tasch

■ As money circulates the globe with ever-accelerating speed, it sucks oxygen out of the air, fertility out of the soil, and culture out of local communities.

■ Just as we need *traffic calming* measures to slow the traffic passing through our neighborhoods, we need *money calming* measures to slow the money passing through our portfolios.

■ As the 20th century was the century of scaling up and speeding up, the 21st century will be the century of disaggregating and slowing down.

■ What is the difference between the time it takes an investment to take off and the time it takes a new way of thinking to take root?

“Many of the problems that social investment initiatives have been aiming to address could be understood as a problem of the speed of money.”

or the human face of exchange, has taken on a life of its own, a speed of its own.

We need to see if it is possible to imagine another way. We need to see, in the words of one Investors’ Circle member, if it is possible “to bring money back down to earth.”

What might this mean in practical terms? Where might we begin?

We can begin in the food sector, with enterprises that promote organic agriculture and support healthy, local food systems. This is, quite literally, a place

fine food with a commitment to heirloom varieties of produce, small-scale artisanal production, and biodiversity. It reads, in part:

“Our century, which began and has developed under the insignia of industrial civilization, first invented the machine and then took it as its life model.

“We are enslaved by speed and have all succumbed to the same insidious virus: Fast Life, which disrupts our

habits, pervades the privacy of our homes, and forces us to eat Fast Foods.

“To be worthy of the name, *Homo sapiens* should rid himself of speed before it reduces him to a species in danger of extinction.

“A firm defense of quiet material pleasure is the only way to oppose the universal folly of Fast Life.”

—From www.slowfoodusa.org

There is no Slow Money Manifesto. However, a few dozen food entrepreneurs, investors, philanthropists, activists, and I are exploring the possibility of starting a new fund that would steer money towards sustainable food enterprises in more appropriate ways. These explorations are being conducted under the auspices of the Investors’ Circle Foundation, which is a philanthropic arm of Investors’ Circle; it supports research on social venture capital and incubates new strategies for sustainable investing.

I certainly take the spirit of the Slow Food Manifesto to heart, and would be delighted if such a thing as Slow Money could come into being, introducing such values into financial circles. I believe that, as society strug-

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Money In, Money Out

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rent checks go to local landlords, those landlords will buy groceries or have their dry cleaning done locally, if they can.

So far, six communities have gone through the CIEM exercise over the past decade. Ideally, a CIEM study helps a community identify economic demand for a good or service not being met locally—like the \$22 million worth of groceries that North Lansing residents bought. Once a leak is identified, a community can take steps to plug it. That may mean a campaign to support local merchants, lobbying a business to hire local residents, organizing a housing cooperative to keep local housing dollars local, or perhaps helping to finance a new business in the neighborhood.

LaMore cautions that identifiable economic demand for a good or service does not automatically translate into a business opportunity. For one thing, there may be a particular reason people go outside the neighborhood for that service. For another thing, a new enterprise needs an entrepreneur, and no package of tax breaks, zoning adjustments, or favorable financing can make up for lack of “fire in the belly” of someone willing to take the risk of establishing a new business.

“The best part of the model is that when people recognize what’s happening to the flow of money in and out of their community, they behave differently,” says LaMore.

But not always. The Hillman school district in rural northeastern Michigan went through a CIEM exercise in 1998. The CIEM determined that local businesses bought about \$69 million per year in wholesale goods, almost 100 percent of that outside the community. But this finding seems to have sparked no particular response. “It made some interesting statistics, but didn’t generate all that much interest,” says Jan Kellogg, economic development specialist at the Northeast Michigan Council of Governments in Gaylord.

A CIEM done for the city of Lansing, Michigan, however, has led to a new policy for city procurement: The city still

The Community Income and Expenditures Model

The Community Income and Expenditures Model (CIEM) is a tool designed by Dr. Rex L. LaMore of Michigan State University for local community organizations, such as chambers of commerce or economic development corporations. It helps track the flow of money in and out of a given jurisdiction by surveying local businesses about their payrolls and customer bases, and surveying local consumers about their income streams and spending patterns.

The CIEM seeks to answer the following questions:

- How much income is received by individuals and organizations in the community?
- How much of this income originates from within the community?
- How much money is spent by individuals and organizations in the community?
- How much of that money is spent within the community?

The CIEM is available online at

www.msu.edu/unit/cua/projects/CIEM%20Project.htm.

Online documents include timelines and step-by-step guidance for implementation.

For a discussion of a possible role for public universities in local economic development, see:

www.cedp.msu.edu/PDF%20FILES/University%20Endowment%20final.pdf.

“Where does that dollar go after the first purchase and the second purchase?”

goes for the low bid on contracts, but a local bidder that comes within five percent of the low bid is given an opportunity to match it. If it can, it wins the job. What precipitated the change? A contract for the purchase of 50 automobiles for the city; an outside bidder beat a local dealer by just a whisker.

The new policy “hasn’t had a significant impact,” says David Wiener, an aide to Lansing mayor Tony Benavides. “It hasn’t been a net that’s caught a lot of local businesses. But it has caught some.”

The CIEM was originally introduced as an executive order by the mayor; the city council is now codifying it as a municipal ordinance. The council is also working on an ordinance intended to enrich the mix of city contractors with more women, people from racial minorities, and people with disabilities through recruitment and technical assistance. Structuring of city contracts to make them more manageable by smaller

firms is also part of the game plan.

The two ordinances in the works are “complementary,” says Wiener, and when both are in place, the “five percent solution” might produce bigger results, plugging more leaks in Lansing’s economy. “Call me back a year from now,” he says, suggesting that he expects the procurement policy to have had greater impact by then.

Rex LaMore is confident that the “multiplier” can be a good measure of community health, though he and his colleagues are not sure yet what is “an appropriate range for a multiplier” in a given type of community. He compares it to measuring a person’s blood pressure. “We know it’s important, but we don’t know quite what it should be for a person of a given weight and age.”

LaMore and his colleagues would like to implement the model in other communities, both in order to benefit residents and to give the

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MSU team a better understanding of the multiplier and what it really means for a given community. This should help researchers identify practical steps that communities could take to plug the leaks in their local economies. ■

Ruth Walker is a writer in Boston with a longstanding interest in the economy of cities. She can be reached at ruthwalker@earthlink.net.

Slow Money *continued from p. 29*

gles with the impacts of globalism, corporatism, and consumerism, there is an urgent need for effective change agents who can steer us toward alternatives to our usual approaches to investments and financial transactions. It is my hope that the concept of Slow Money might motivate early investors, who will demon-

strate that it is possible to re-integrate what E. F. Schumacher called “meta-economic values” into the daily business of living. I hope that Slow Money may prove to be an effective idea for facilitating new strategic alliances, new collaborations, new thinking, and, perhaps, a new funding vehicle or two. ■

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For more information, visit www.investorscircle.net/Conference2004.html.

Robert Kennedy *continued from p. 27*

tice law under the supervision of Riverkeeper's licensed attorneys. These students are given four polluters to sue at the beginning of the semester. Hudson Riverkeeper has brought more than 300 successful legal actions against polluters, forcing them to spend more than \$2 billion on remediation of the river.

The Hudson River was a national joke in 1966. Today, the Hudson is an international model for ecosystem protection. The miraculous resurrection of the Hudson has inspired the creation of Riverkeepers throughout the world. In 1998, the Waterkeeper Alliance—an umbrella organization of all the Riverkeepers, Baykeepers, Soundkeepers, Creekkeepers, and Lakekeepers in the world—was formed. There are now 120 Keepers on Earth. There are Keepers in Canada, Mexico, Costa Rica, Belize, Columbia, England, Czech Republic, and Australia. All are grassroots, local groups. The Waterkeeper Alliance licenses them to get started. (They have to get the license; a patrol boat; a full-time, paid Keeper; and they have to be willing to sue polluters.)

Today, Waterkeepers aggressively fight for purer rivers and waterways with the belief that cleaner water yields stronger communities. They know that an investment in the environment is not a diminishment of a nation's wealth; it's an investment in a country's vital infra-

structure. They also know that if we don't return to our children something that is roughly the equivalent of what

we received, they'll have the right to ask us some really difficult questions. As the Lakota proverb says, “We did not

Big Money

“Last year *The New York Times* reported that one-quarter of black children in Harlem have asthma; that figure was double the figure researchers expected, based on prior research.¹ More recently, it was reported that in some New York neighborhoods, an even higher percentage of children have asthma. We don't know why that is, but we do know that one of the triggers for asthma is air particulates and ozone, and we know that the largest source of those materials in New York City is coming from 1,000 coal-burning plants in the Ohio valley that were supposed to have been cleaned up ten years ago but today are still discharging pollutants illegally. The Clinton administration was criminally prosecuting 51 of those plants. But those companies gave \$48 million to the Republican party and the Bush campaign in 2000, and have given \$58 million since then. The Bush administration ...[dropped] all of those cases and [changed] the law, even though it's illegal to do that. We have filed a lawsuit protesting that action. Eighteen thousand people a year are dying in this country because of the failure of power plants to comply with the law.”²

—Robert F. Kennedy Jr., adapted from a speech at Omega Institute's Living a Fearless Life Conference, April 2, 2004.

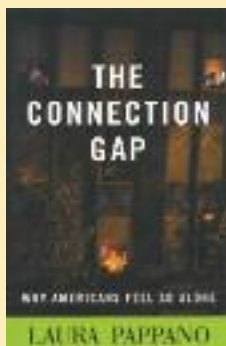
Editor's Notes:

¹ See “Study Finds Asthma in 25% of Children in Central Harlem” by Richard Pérez-Peña, *The New York Times*, April 19, 2003.

² A 2000 study estimated that 30,000 people die prematurely each year due to particles released into the air from power plants. Of these deaths, an estimated 18,000 could be prevented if power plants were required to install modern pollution controls. (“The Particulate-Related Health Benefits of Reducing Power Plant Emissions,” Abt Associates, October 2000.)

The Connection Gap: Why Americans Feel So Alone

By Laura Pappano
(Rutgers University Press, 2001)
Reviewed by Mara Peluso



Laura Pappano's incisive book grows more relevant with each passing year. The author examines the feeling of disconnection that seems to increasingly pervade American society—disconnection from ourselves, our communities, and our society. Pappano defines this “connection gap” as a “collective loneliness, an empty feeling that comes not from lack of all human interaction, but from the loss of meaningful interaction, the failure to be a part of something real, or to have faith in institutions that bring us together.”

For *More Than Money Journal* readers, one of the more interesting aspects of the book may be Pappano's discussion of how our relationship with money widens the connection gap. Our constant quest to be more and to have more, she

observes, has cost us: It has deprived us of the fulfillment that comes from feeling part of something larger than ourselves. To feel good, we treat ourselves to a new gadget or a makeover, rather than call an old friend or visit a neighbor. Driven by a consumer ethic, says Pappano, we have “redefined our goals in materialistic

others. “There is no common cloth, no linking threads—one reason, perhaps, why resentment of those getting public assistance has risen over the years: We don't see ourselves as linked to them.”

How can we reconnect to our communities, our families, and ourselves? Pappano offers suggestions, including

“To feel good, we treat ourselves to a new gadget or a makeover, rather than call an old friend or visit a neighbor.”

terms, driving us to reach for the better house, the better car, and the more exotic vacation, instead of reaching for the better quality of life, the deeper, more satisfying relationship, or the better society.”

As a community or a country, services we used to provide for one another—such as bringing food to a sick neighbor—now require government programs and our tax dollars to replace us. Pappano argues that this has led to a lack of emotional investment in the well-being of

making time for conversation, unplugging the Internet, and becoming a volunteer. More importantly, she suggests that our ability to reconnect is, in fact, fairly uncomplicated: “The connection gap is here not because we invited it but because we have not pushed it away. The challenge seems daunting, and yet the solution is straightforward: Only connect.” The question is: Are we willing to make the effort required? Are we willing to step outside ourselves and become engaged, connected members of our communities? ■

The Rise of the Creative Class ...and How It's Transforming Work, Leisure, Community, and Everyday Life

By Richard Florida
(Basic Books, hardcover 2002; paperback 2004)
Reviewed by Ruth Walker



Richard Florida has seen the future, and it is very creative. The economy has changed; it's no longer just the “knowledge workers,” as Peter Drucker, granddaddy of management gurus, calls them, who are at the cutting edge of economic progress. According to Florida, the group we now need to be thinking about, if we want our cities to prosper, is



“We've decided, Carmichael, to give you back to the community.”

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Learning from the Experts

Studying Philanthropy in Indigenous Cultures

What can we learn about philanthropy from indigenous people? For one thing, money is not necessarily the most important donation we can make. For another, moral support may be just as valuable a donation as volunteer time.

These are preliminary findings from a new research project under way at the University of Cape Town Graduate

School of Business in South Africa. Researchers at the Building Community Philanthropy Project at the Southern Africa-United States Centre for Leadership and Public Values are studying indigenous models of community giving and support. The project aims to enhance our understanding of community philanthropy; that is, the act of individual citizens contributing money and goods—or volunteering time and skills—to promote others' well-being or to better their community. "Community philanthropy is part of the ordinary way of doing things in southern Africa. We celebrate it as part of our humanity," says Max Legodi, community foundations manager of Southern Africa Grantmakers' Association in Johannesburg, South Africa. The project

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is focusing on four southern African countries: Mozambique, Namibia, South Africa, and Zimbabwe.

Little is currently known about how resource-limited communities, with little or no government or donor support, mobilize and use internal resources for their survival and development. The project expects to highlight successful models

How Can I Help?

According to Susan Wilkinson-Maposa, director of the Building Community Philanthropy Project in South Africa, "Based on the preliminary data collected at the community level, we are seeing many forms of help emerging that go beyond money. In addition to volunteer time, in some contexts we see moral support emerging as a major form of help. A preliminary message may be that 'throwing money at the problem' (i.e., the default position of most developmental intervention) is not necessarily the solution or what people value most in terms of help."

in the hope that the findings will help corporations and development agencies understand how low-wealth communities use their own resources. An understanding of what makes indigenous models of philanthropy successful can help policy makers create social policies and programs that build on practices that are already being used successfully by low-wealth communities.

For more information, visit:

www.gsb.uct.ac.za/gsbwebb/default.asp?intpagenr=430

the "creative class." By Florida's reckoning, this includes a "super-creative core" of computer geeks, engineers, architects, artists, designers, and writers, plus an outer core of managers and financial, legal, healthcare, and sales professionals. This group now makes up 30 percent of the workforce, up threefold since the turn of the last century. The message: Make the creatives happy, and everybody's happy.

The creatives want technology, talent, and tolerance. They want to live and work in communities that have high-powered universities and a lot of smart people. They also want respect for their unique, perhaps offbeat, contributions—

**"The creatives want
technology, talent,
and tolerance....
They also want
respect."**

and they are likely to use a community's tolerance for gays and lesbians as an indicator of other kinds of tolerance.

Florida, a traditional industrial economist, started thinking specifically about

how cities work when Carnegie Mellon University launched a project to prevent a brain drain of talented young people from leaving Pittsburgh, his adopted hometown. His 2002 book, published after the dot-com bubble burst, is now out in paperback. It has been hugely influential among local government officials. Now highly successful as a theorist and consultant, Florida has nonetheless been faulted by some for confusing cause and effect in economic development, and his numbers have been challenged. But he does seem to have nailed some important trends, which may be usefully studied by those who want to build and nurture community. ■

Supporting Your Community

Center for Community Change

Provides resources, on-site support, and other services to help low-income people effect community and public policy changes.

202-342-0519

www.communitychange.org

The Community Indicators Handbook

By Tyler Norris and Alan Atkisson et al. (Redefining Progress, 1997)

Provides measuring systems that communities can use to assess their health, and resources for improving their “unhealthy” aspects.

Community Tool Box

Includes more than 6,000 pages of practical information for communities, including community grant writing, advocacy, and problem solving.

785-864-0533

<http://ctb.ku.edu>

Local Initiatives Support Corporation

Offers capital, technical expertise, and training to resident-led community development corporations.

212-455-9800

www.lisc.org

Spirit in Action

Brings together media and public relations practitioners to increase the power of grassroots voices in the media and in public policy. Also offers gatherings for activists interested in community building.

413-256-4612

www.spiritinaction.net

Community-based Conversations

Conversation Café

Helps organize conversations in public settings such as cafés. All are welcome. Groups choose their own conversation topics.

206-527-0437

www.conversationcafe.org

Let's Talk, America

Promotes nonpartisan, inclusive, and respectful conversation about democracy in America.

www.letstalkamerica.org

Community Investing

Building Communities

(A project of Co-op America and the Social Investment Forum Foundation) Shares examples of successful community investing initiatives. Provides resources for community investing.

www.communityinvest.org

Calvert Foundation

Offers community investment opportunities that make capital available to under-served communities at below-market rates. Also offers a free “Community Investment Kit.”

800-248-0337

www.calvertfoundation.org

Social Investment Forum

Offers the Community Investment Profile Tool, a searchable database of housing, microcredit, and community development loan funds, banks, and credit unions throughout the world.

202-872-5319

www.socialinvest.org

The Global Community

Action Without Borders

Offers an online database to help individuals and nonprofit organizations connect. Includes news stories, job listings, and volunteer opportunities.

212-843-3973

www.idealists.org

Doctors Without Borders

Delivers emergency aid to victims of armed conflict, epidemics, and natural and man-made disasters, and to others in need.

212-679-6800

www.doctorswithoutborders.org

Grantmakers Without Borders

Organizes a funders network for international societal change.

617-794-2253

www.internationaldonors.org

Mothers Without Borders

Supports local communities and non-governmental organizations in addressing the needs of the world's orphaned children.

801-796-5535

www.motherswithoutborders.org

Sustainable Communities

The EcoGateway

Contains links to more than 10,000 online resources focused on sustainable communities.

408-865-0888

www.ecoiq.com

Sustainable Communities Network

Provides resources for creating and maintaining sustainable communities.

www.sustainable.org

Sustainable Step New England

Offers trainings, workshops, and networking opportunities for people interested in sustainability.

617-491-5900

www.ssne.org

Political Communities

Doing Democracy

By Bill Moyer

(New Society Publishers, 2001)

Presents case studies of social movements, discussing the stages of movements and different roles activists can play.

MoveOn.org

Engages more than 1,700,000 online activists in web- and community-based democratic participation.

www.moveon.org

The Tao of Democracy: Using Co-Intelligence to Create a World That Works for All

By Tom Atlee and Rosa Zubizarreta (Writers' Collective, 2003)

Offers examples of citizens using their “collective wisdom” to effect positive social change. Includes techniques for dialogue and collaboration.



**If everyone helps to hold up the sky,
then one person does not become tired.**

—Tshi proverb

Baby boomers can expect to live longer than their counterparts in previous generations; but they are reported to have done less than other age groups by every measure of civic engagement, including rates of voting and joining community groups.

More people volunteer in mid-life than in retirement. Volunteering in this peak period is associated with having more, rather than fewer, obligations and commitments.

—From “New Strategies to Attract Baby Boomer Volunteers” by the Association of Fundraising Professionals, July 2, 2004.

Based on the report “Reinventing Aging: Baby Boomers and Civic Engagement” by the Harvard School of Public Health-MetLife Foundation Initiative on Retirement and Civic Engagement, June 7, 2004.

How do your financial resources compare to those of the world's other 6 billion people? Find out at www.globalrichlist.com. You may be surprised.

“Fellow citizens,
why do you turn and scrape
every stone to gather wealth,
and take so little care
of your children, to whom one
day you must relinquish it all?”

—Socrates

“We are not really searching for money.... We are all desperately searching for intimacy—with each other, with ourselves, with the natural world.”

—Eliot Hoffman

“The price of anything is the amount of life you exchange for it.”

—Henry David Thoreau

“While the spirit of neighborliness was important on the frontier because neighbors were so few, it is even more important now because our neighbors are so many.”

—Lady Bird Johnson

When all the trees have been cut down, when all the animals have been hunted, when all the waters are polluted, when all the air is unsafe to breathe, only then will you discover you cannot eat money.

—Cree prophecy



“We’ve decided, Carmichael, to give you back to the community.”

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- #15 The Human Side of Investing
- #25 Working with Financial Professionals
- #27 Lifestyles of the Rich and Simple

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- #24 What Are We Teaching our Children?
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- #37 Money and Community
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- # 3 Money, Work, and Self-Esteem
- # 7 Money and Spirit
- #14 Young and Wealthy
- #18 Art and Money
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- #36 Money and Work

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- # 6 Outrageous Acts with Money
- #11 Embracing our Power
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