

XXth Australian National LETS Conference 2008

Brisbane

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History of Lets Ann Jupp

Lea Harrison who was a friend of Jill Jordan was in USA doing a Permaculture Design Course when she learned of a new 'economic' system being used in Canada by Michael Linton, a Scottish economist. She brought this radical idea back to Maleny and Jill saw the benefits it could bring to a community. She and a computer whiz, Ian Smith, spent a few weeks in Canada learning how it worked. They held a public meeting when she got back, with about 80 people and Maleny LETS began in November 1987.

The idea spread to the Sunshine Coast (Nambour), Brisbane and the Northern Rivers district of NSW (Lismore then other places). Jill went travelling leaving seeds of new LETSsystems all the way. It particularly impressed 'hippy' communities. LETS spread from Sydney to the South Coast of NSW, Canberra, country Victoria (Daylesford first), then Melbourne, SA, Tasmania, WA and up the coast of Qld. The south west of WA round Margaret River was very strong. By 1990 Blue Mountains LETS had become huge with 1500-2000 members. They were powering until they began working with State and Federal government in areas of employment and welfare and got 'swallowed up'.

John Croft in Perth was a leading figure in LETS and also worked in the Office of State Development and got government support for LETS start-ups. Unfortunately they have been out of contact for some years now. The NSW Government also funded a LETS development worker in the Hunter region for a time.

In Qld there are about the same number of LETSsystems as there used to be—some gains and some losses. NSW and Victoria were the first to have State LETS organizations, with Qld not far behind. Sadly these have all folded now. In Tasmania there were several LETSsystems, some of which collapsed. Then Paul Felix from Deloraine took up a job in

UK with Michael Linton, helping local Councils get LETS up and running. One in Manchester gave a committee a \$\$\$ loan to start up, which they allowed the group to pay off in 'bobbins'—their LETS currency.

Overseas UK was very strong early, with Stroud, Totnes and others still getting publicity. LETS is still going in Canada, very strong in Brazil and Japan. Japanese students doing sustainability courses regularly come and visit us in Maleny. We also talk about LETS to Community Development students from Yeronga TAFE who come from all parts of the world.

Maleny instigated the first National Conference at Yarrahappini on the NSW north central coast in 1992. This began a time of increased dialogue and networking between LETSsystems. We paid Michael Linton's airfare out to attend this Conference. It ended up with the 'blokes' talking philosophy and the women talking about the 'nuts and bolts'. Since then we've had Conferences in the Adelaide Hills, Deloraine (Tas), Hervey Bay, Sydney, Shoreham (Vic), Maleny, Wollongong, Moruya (NSW), Melbourne, Maleny again, then a gap of four years when Melbourne LETS people talked Gippsland LETS into hosting and we went to Bairnsdale (2006), last year Newcastle (run by Hunter LETS) and now Brisbane.

Over the years I've observed that the main problems that 'kill' LETSsystems are:

- one person holding all the strings—other members can't feel an ownership
- internal conflict—personality clashes
- burn-out—a few people doing ALL the work
- lack of succession planning—key person leaves or loses interest without handing on the knowledge
- changing demographic of the area—LETS no longer relevant.

At first we thought LETS could be a true alternative to the monetary economy. Now we are hanging in so we'll be able to lessen the pain of the global financial crisis.

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The House that LETS built**John Champagne (with PowerPoint)**

Bega recently took on a huge project which was inspired by Ted Trainor talking about the 'mortgage trap'. A Bega LETS member was able to spend 20,000 – 30,000 Sapphires to get a house built. It's a story of 'Head, Hands and Heart' and is a true story of community in action.

Avril Fink, who was connected with the local Steiner School acquired five acres on the Steiner property. These people are able to think outside the square in areas of child raising, education and, as this project proves, about many other things as well. Avril was an ordinary woman, but known to be scrupulously honest and was upfront about going into such a huge debit. *This project actually made Bega LETS look at the inadvisability of imposing a debit limit on members.* The System can cope with this sort of situation.

The decision to build the house coincided with a downturn in Bega LETS. *For the last 18 months it has been policy that the Admin team must change every three years at least – prevents staleness, burn-out and dips and troughs of energy.* This was approved by members at a meeting.

They had a builder prepared to lead the team of workers. He worked with Avril to design the house. It was to be simple, fairly small and passive solar in design. They had a hydraulic ram bought/hired on LETS to make the mud bricks – 300-400/day. Building in mud brick is extremely labour intensive. Workers were taught building skills on the job. It was a great alternative to the dole, and kids and old people were involved too. There were between 2 and 12 people on site each day and Avril fed them lunch and cuppas.

A huge staircase was cut from a eucalypt on the property. A concrete lintel was constructed between the two stories to suspend the mezzanine floor. There wasn't much concern with WHS issues!! The lower floor was made from mud – puddled and left to set. This was stamped with a tile pattern then sealed, and looked quite elegant. The internal walls were sealed with 'acropol' and silt, outside with silt and cow manure – there is an enzyme in the cow's gut similar to that in termite mounds which strengthens the mud. Most of the resources came from the site. It has solar panels for power—Avril wanted to live frugally—, a Rotoloo, slow combustion stove—this backs up the solar HWS and is fuelled by timber on site—and veggie garden. Material costs were about \$12,000 with the rest in Sapphires. The workers had to cover the layers each night or when it rained while building was going on, to prevent weather damage and scouring. It was a huge relief when the roof went on.

Workers earned between 5,000 and 8,000 Sapphires each over the course of construction. They could then use them on their own houses, knowing there was a skilled 'building crew' out there. Around 7 or 8 houses were worked on after Avril's. She is working off her debit slowly doing cakes, children's entertainment, WWOOFing, etc, and they all feel

that a lot of Sapphires have been 'flushed through the system', and new skills being learned in the process.

A young couple built a \$4,000 house on a corner of the parents' property – hasn't got approval, but they took photos all through construction so if Council calls them on it, they have evidence of compliance with building codes.

Avril's house had building approval. All was fine with Council and Insurance regulations. Fortunately the groundwork was done by the 'pioneers' of the 70's in challenging the narrow thinking of regulatory bodies.

This kind of project could be the answer to the current housing crisis.

*There was a Radio National program with info on 'Self Building Grants'

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Clearing

Kathryn Gregg

Kathryn told us that she had her own business at home. She put all her money in Superannuation—the Government said she should! The value of her Super has dropped and dropped—that wasn't supposed to be the way it happened. The only way to deal with bad situations is by laughing at them. You start out pretending to laugh then sometime soon the laughter becomes real.

Kathryn said she had set up CES* for Gympie LETS (Cooloola, South Burnett LETS) and said that James Taris (who travelled the world on LETS) has just set up the first LETS in China, in Shanghai.

We then divided [the conference members] into groups of five by numbering off. We had to say what really annoyed us in our LETS group. A list of gripes came out, e.g., 'it really annoys me that a few people do all the work!' We then had to respond by laughing. 'It really pisses me off that some members just use the system'. More laughing.

Our group then got into some problem solving for the gripes. To deal with the 'users' it was suggested they be blacklisted in Newsletters. For people who are in big debit or big credit (bad for the system) they may be having emotional problems, or not understanding LETS, and should be contacted individually/personally. A list of these people could also go in the Newsletter as needing people to trade with—for big debtors, they need people to buy things off them, big creditors need to have things offered to them to spend on.

We all agreed that the problems seemed less when you could laugh at them, even if it was forced at first. We also thought of the Clown Doctors who go round hospitals making

people laugh and feel better even if they are seriously ill. Also mention was made of Laughter Therapy for people with depression and other mental health issues.

The world needs more laughter!

- * The Community Exchange System (CES) is a community-based, global trading network using a money other than our familiar national ones—an alternative, parallel, local, community or complementary currency system. In short, the CES is a new money system. There are many similar trading systems around the world, commonly known as Community Exchange Systems, Local Exchange and Trading Systems (LETS), Mutual Credit trading systems or Time Banks.

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LETS On-Line

Hugh Dickson

At the 2007 National LETS Conference in Newcastle Kym Mogridge from Bega Valley LETS showed a PowerPoint presentation of the new system from South Africa. Everyone was excited by it. Committee decided to change over without consulting wider membership—no consensus. People at the AGM were not happy with this and it caused major changes to BrisLETS admin. They emailed their database to Tim Jenkins, CES Admin, and he did the rest. They kept all their paper going as well. [We] Now tell members how to use it via their Newsletter. Can now email more info out there. People on snail mail may miss out on some info. Less paper use and physical costs associated with it. They talked to people and demonstrated it one on one. Some computer savvy members offered to help others. Feel that there are huge advantages for BrisLETS admin. *CES allows everyone to take care of their own trading/accounts and allows LETS to run itself.*

Maleny cleaned up database—people who hadn't traded for five years, those who had died or left for good, etc—before sending to Tim. Posted out two newsletters with announcements of change to CES. Can update on a daily basis. New members can trade immediately once they are approved and get their welcome letter (email) to tell them how to do it. They are able to change their wants and offers as their circumstances change. Can upload photos of items for sale.

Sydney/Illawarra LETS – Annette was at last year's Conference. They have moved to CES. They communicated to all members and allowed them to select Yes/No as to whether they wanted to use CES. Members were told all the benefits of using CES and that there would be support for them during the change over. Support available at Trading Days. They kept their paper system going for six months but change over only took four months. They are keeping on talking to people and giving them the opportunity to opt in

or out. Are trading 4 or 5 times as much per month than before CES. 350 members trading, seven trades/day, same admin.

Prior to CES [we had] 300 members but half of them not trading. Good if new members pick it up quickly. They are off and running at that point. They have not as much face to face contact between members, but will encourage in future and this will increase trading even more. They make a point of ringing people if they haven't traded within a certain time.

Next year will be setting up sub-groups and supporting those coordinators – can choose the area and meetings they attend. Find that CES culls out people who aren't suitable but ultimately gains members. People can go to website, and can register on-line then get an email with the next steps. They have a FAQ person in their admin who keeps all queries updated.

Now members can access all Newsletters and check out other LETS for travelling, etc. Everything at your fingertips! AGM will look at 'tricky basket' – work cover, insurance, food preparation regulations, etc. Sydney doesn't have a constitution yet and is not incorporated.

Sydney tried without charging memberships for one year, but need money for flyers (1000/\$100) web hosting. Need \$400 to \$500 income/year, but would like to ultimately not need cash. Now charge \$5 + 5 *Operas* for new membership, \$3 + 3 *Operas* annual renewal (Nov to Nov.) Some members print and deliver flyers in lieu of cash – around half and half.

What other LETS charge for membership/renewal:

BrisLETS - \$20 for life membership, no renewal charge. Feel they need to have a drop in centre to display members' goods, jams, knick knacks,, make coffee, etc. and may need to do a welcome pack. 150 people active but 1000 on database. Can reactivate on CES at the press of a button. Can take laptop to meetings.

Maleny - \$20 to join, \$15 + B10 renewal. Office staff paid in Bunyas. Have an office they have to pay \$\$ rent for at present, but most members do from home.

BMT - \$25 to join, \$15 renewal. (Byron/Mullum/Tweed LETS)

Tamborine - \$10 join, \$5 renewal, but aren't charging at present as they have no costs. Have a donated printer, only cost is paper. Newsletter hand delivered. Members pay *Zamias* for Newsletter.

CabLETS - \$12 to join, \$22 family. Friction because there aren't many members to trade with, and those who do trade don't think it's worth the \$\$.

Adelaide – Two groups joined together. Don't charge cash at present. Seller enters transactions from own computer. Existing funds pay for any postage that's done. People

doing the work need paying but they're not in favour of the 'black hole'. 10 to 15 units/hour. Need to value work.

Bega LETS - \$15 to join + 15 *Sapphires*, \$10 + 10 *Sapphires* renewal.

Hunter LETS - \$10 to join, \$5 renewal. Don't need much money. 15 people, a few stamps. Do their photocopying with local MP. Haven't been charging admin fees even units. Black hole pays workers.

Sunshine Coast LETS - \$10 to join, \$15 renewal (\$20 if not paid by due date) Pays office, membership/renewal kits, phone (\$600 per year). Processing acknowledgement slips, paperwork for markets, etc, paid in *Rays*. Helps train people in database skills. New committee took over and had a huge backlog to bring up to date. Feel the need for face to face contact. The office people have time to do group things.

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Recycling

Fred Olsen & Adrian Vos

Fred and Adrian have been recycling for many years. In fact Adrian hasn't put out a wheelie bin for about 28 years. Fred earns money from his recycled 'creations'.

Organic waste can go straight to a worm farm or compost bin.

Different grades of plastic go in yellow top bin. There are numbers which indicate the grade, some are High Density poly and some are Low Density. This is sorted by laser and a lot of it goes to China for processing. Milk and food containers should be washed out so it doesn't become smelly.

Metal is all recyclable – steel and aluminium go separately – can be sorted by magnet at the metal recycling plant.

Glass is used for re-manufacture and for sandblasting (sand is too toxic to lungs, fine glass apparently can be absorbed by the body).

Energy use and carbon emissions created by the recycling process need to be weighed up against the alternative of landfill. Plastic may be used to make the bio-diesel of the future.

Old computers are sent to China – gold and other metals are collected from the processed parts.

Fred recycles tyres. 80 million tyres are discarded each year, He makes horse feeders, garden edging, swings, compost bins, potato stacks (planters), and herb spirals.

Old wheelie bins are turned into water carriers, fishing seats, wheelie tanks and even dog kennels. He has also made dog kennels from fridges and crates. He recycles drums for water storage tanks, with taps. He uses cable reels for bird aviaries and tables.

10 million people in China are working on recycling. 1 million people in Africa are organic farming, and 1 million in Mexico are doing revegetation and waterway rehabilitation.

The Resource Recovery Centre in Brisbane puts back \$100,000 into the community each year.

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Local Food

Scarlett Patrick

Scarlett grows all her food in her own backyard. There was the big question of what to do with leftovers and surplus. She was looking for a network to enable some sharing arrangement. Put herself on FaceBook but this wasn't very suitable. Then she found a better site—Ning—which is a social network. You can put up your offers, cross-reference, chat, blog events, sales, etc. It was started in May this year, and links to FoodConnect, homegrowers exchange, www.brisbanelocalfood.ning.com. It has handy hints, recipes, questions, services, groups, and blogs.

Another useful website for getting rid of unwanted items or getting useful things for free is www.freecycle.org

The remainder of the session involved going online and looking at these websites.

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Caring For Members

Anne Wensley

Anne believes that interaction between people is very important and she believes in face to face contact.

ICE-BREAKER: We went round the group to tell 'what are the two electrical or electronic bits of technology I couldn't live without?' Majority said phone, computer, then a few said radio, vacuum cleaner, washing machine, TV, power tools and microwave.

LETS is about love and life. People's self esteem is a balloon which goes up and down. We aren't dealing with a human being but with their self esteem. You can assess your own level of self esteem (1-10) at different times and see the differences.

Sunshine Coast (SC) LETS has 10 to 15 face to face events each year at markets, dinners, pamper days, etc. There is also a policy of scotching any rumours – tell Anne (membership support coordinator) she'll get to talk to both parties and sort. Anne also interviews all new members and asks their life story. Every single person has a past,

they're not just a LETS member. This position (membership support coordinator) isn't a paid job so mistakes can be made and there isn't trouble.

Committee meetings are once a month and always at the same place so members know. Everyone has a name tag in a plastic holder and new members are introduced around personally by Anne. They have a 'buddy' system where new members are 'looked after' by an old member for the first few months. They encourage people to have a 'wish list' and try and get what they want. Anne has a 24/7 'help' phone line available to members, for complaints, etc. Demanding members have self esteem at 2/10 and try to blow up their balloon by putting others down. Anne's phone line helps them by just hearing them out and counselling when necessary.

SC LETS engage members face to face and have strategies to make people feel good about themselves. They have a membership table at Markets. They do a 'new member profile' in their Newsletter – the human being behind the face. They give a 'bounty' to a member who signs up another member. Anne sends hand written snail mail letters – congratulations, condolences, appreciations – to members and sends flowers, gifts or cards if people are sick. They send condolences to the family if a member dies. A group from BrisLETS went round to the home of a bereaved elderly member and offered help with the house and garden.

If a member goes into a big debit they are phoned with offers to help reduce debit. If people have too much credit they are 'not very intelligent or suffer from inertia'. If you want a job done, ring a member even if they don't specifically list that skill. LETS discovers new skills and can open up new jobs. Members need to change their skills listings every three months to keep it evolving.

SC LETS have a Pamper Day occasionally for their workers. They create local trading cells if their area covers large distances. They have a 'Community Chest' to which members can donate units, e.g., if they leave the system, which can then be used by members or non-members in distress – a crisis, sick, etc. They have working bees, garden blitzes, garden parties and a catering crew. Anne keeps a separate telephone index for LETS members. They make a point of having a Newsletter that is positive, happy and good to look at. It has 'rave reviews' in it with positive feedback. They have a mentor to back up the Committee.

BrisLETS commented that they intend to hold some events to build relationships. SC LETS offer mediation between conflicted personalities (need to nip it in the bud). This can dissipate tension even if the option isn't taken up.

The SC LETS office is seen as a drop-in centre. They keep a scrap book of positive letters – a professional brag box. Demanding or bullying members – confrontation usually stops the behaviour. As for respect, but acknowledge the positives.

With new members we need to encourage them to go into debit. They may need help in sorting out skills to offer. Ask them what they love to do.

SC LETS give appreciation certificates, thank you phone calls, hug coupons and positive quotes on cards. Community is NUMBER 1. We need lateral solutions to global problems. Transition Towns are the way to go. Working bees create energy and break the old patterns. WorkCover Insurance may be obtained for \$40 for 2 years to cover WWOOFers and volunteers. www.workcoverqueensland phone 1300 362 128

Remember:-

The power of one (person)

There are three ways to teach: 1, example; 2, example and 3, example.

Never think like a victim – look for positives.

Everything is possible!!

* * *

Transition To CES Hugh Dickson Continuation of LETS On-line

BrisLETS Committee were not very happy about the decision to go to CES without consultation with the membership community. Logan LETS felt that they didn't have the computer skills to go to CES – too hard. Suggestion that if it's tried it can be easy. Transition time is minimal – just post/email current database to Tim (CES Administrator) and allow 6 months to talk about it before doing.

You are able to get more info to members via emails which cost less. The only problem is that members who aren't on-line can feel neglected. Need to think of other ways to involve them – maybe training sessions. The members who stay on paper could contribute to paper and postage costs. *CES is a 'Godsend' in preventing LETS workers burning out.*

Hunter LETS found it easy. Maleny were able to clean up their database (remove left members) before emailing to Tim. They only have two statements and Newsletters to post and seven to hand deliver now. Feel that we're finally in the 21st Century. Groups present who aren't on CES – CabLETS, BMT LETS and SC LETS.

For sale ads. can have photos and are easy to change or remove when item is sold. Maleny are hoping to get a laptop so they can have a presence in town (Upfront Club Café which has WiFi—wireless laptop connecting) to access for members not on-line and to be able to demonstrate system to prospective members.

Sydney cleaned up their data and sent communication to members on how to use CES. Called on members to support it and talked up the how and why. It took four months. Trade has increased 4-5 times/month. Important for us as a community group – how can

we help? Went from 350 prior to 450 now and increasing trades all the time. Membership growth 250 in one year, but also 100 fell off. May need to assist members through first trades. We will help you. Some people want to meet other members before they trade with them. FAQ person responds to queries from members. Have executive meetings to keep it on track. They are having their first AGM soon.

CES problems – privacy, but admin able to hide surnames and addresses or reverse first and surnames so surname is hidden. Passwords are some protection. Some concern that enquiries are not genuine, e.g., accommodation. Needs extra protection and confidentiality if skills directory is on-line. This can and has happened with a paper listing too. Some single women have been targeted by stalkers. A couple have had disturbing calls. Can tick ‘hide’ box and only show first name and suburb. This can be instructed by email on joining. Member has the choice.

LETS should not be exclusive of those who aren't on-line. Encourage other members to ‘broker’ for them.

As mentioned before, Maleny have put in for a grant to get a laptop so they can advertise availability to members to do their transactions or show them how.

BrisLETS sends an email to activate new members a put out news updates. This is a feature of CES. Need felt for a welcome pack.

Sunshine Coast feel that trading builds confidence. Monthly Markets and four socials yearly encourage face to face contact. They haven't had time to look at CES, but see this opportunity. The market is growing.

CES enables members to get accommodation interstate, maybe overseas.

Listings – offers outnumber wants by 12-1. Need to help new members list wants as well as offers. Encourage them to go out and buy as soon as they join.

Culture is changing. Centrelink has been seen to be a problem but things are changing. Need people to supervise and continue lobbying. Volunteers need training like we used to do.

Question from the floor – ‘How many people of non-English speaking backgrounds and how many refugees are involved in LETS between 1990 and 2000?’ No contact with most groups, but Adelaide and Logan have a visible Sudanese population. It was hoped that their leaders would promote joining LETS but it didn't happen.

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Transition Towns

John Champagne

John asked people who lived in intentional communities to put their hands up. A few did.

In the town of Bega an urban subdivision was created. LETS was critical in this concept/development. The early 'back to the land' movement had hardship and idealism but then a lot of the people moved back to towns because of missing the social aspect of having neighbours.

In 2002 three people organised a public meeting and BEND was formed (Bega Eco Neighbourhood Development) as a not-for-profit organization. One of the objectives was to run on Quaker model consensus decision making.

Step 1 was to acquire the land. The block was not for sale but they approached the owner. They envisioned community tenancy. The owner wanted half a million dollars for the land. By the Monday morning the group had \$600,000. They put contributors on two year loans. Next step was to get the Development Application through Council. They planned composting toilets, solar energy, etc. At the initial meeting with Council they put their vision on the table. One of the Environmental Officers pulled some strings for them, to allow eco sustainable plans—he was excited by it.

The 'experts' cost them \$100,000—engineers, hydrologists, Permaculture designer/teacher (John).

The Community Titles Act was used as a planning tool. Gave no ownership to individuals but had communal ownership. Was a neighbourhood rather than an eco-village. They wanted to be part of the Bega community. They had looked at Crystal Waters but found it too large in scale. Honed into 32 acres and identified areas for residential, vegetable and food production, forestry and conservation.

There followed weekly project meetings with teams formed for design, finance and social/community. Professionals were both paid and voluntary, work contracts had to be agreed and signed off and LETS was also used. Today BEND is in debit for 75,000 Sapphires. BEND will become an incorporated association of 6 to 8 people, land purchase \$500,000 on a \$2,000,000 project. \$129,000 worked out as block price.

After six years infrastructure done, roads, tanks, titles register. Tanks ensure water security. There are also grey water systems, simple designs, expert advice, gravity feed pressure pumps and irrigation. First people will build houses. Neighbour is a hostel for elderly people with 200sqm roof space to collect rain water – four tanks collecting from neighbours, two tanks dedicated to fire fighting.

Flexible building materials policy – a variety of approaches, mud brick, contemporary, etc. Possibility of buying a block on LETS currency. People coming together with vision and creatively a way to do things. Website is www.bend.org.au

Bega Valley community was extensively consulted. They door-knocked all the neighbours and addressed their concerns and fears – composting toilets, etc. One of their

neighbours is the Steiner School. BEND sold them six of the 32 acres. BEND will have a community house—laundry facilities, IT connection, etc. Lots of intentional communities have shared space for dining, meeting, child care, natural swimming pools, etc.

Stormwater designed so all run-off goes to stormwater ponds as a resource, then collected and gravity fed to particular places.

Peak oil situation became a big factor in people's thinking.

Community Title has a management statement with By-Laws and Regulations. Covers any kind of scenario and turns it into 'Legal Talk'. Consensus decision making can take time. Took six months to come up with one clause on domestic pets and functional animals. Redefined a relationship with animals. Management statement also covers exit policies and moving in strategies. Some blocks are dual occupancy.

Question on consensus process – everyone being heard and having the right to speak. If there is disagreement you leave space then come back to discuss it more. Based on Quaker model. Looking after 'the whole'. There needs to be agreement on issues, a melding of views. Sociocracy – looking for another socio-economic model – e.g., governments are stuck on economic growth. BEND is looking out for the whole benefit rather than individual benefit.

Question on their grey water system – have organic certification so residents are very careful about household use of products – centralised buying for detergents, etc. (low phosphate)

Question on loans from banks – difficult to get loans but community knowledge gave local banks the confidence to lend to BEND people.

2004 Rob Hopkins did a Permaculture Design course with David Holmgren. Used David's book as a basis for his course – Pathways. Effective design, food security, housing, transport, culture – 12 step process of energy descent. Aust. Janet Millington and Sonja Wallace. The Hub model of Rob Hopkins spread to six neighbouring shires, releasing the creative genius of the community. Transition Towns have an Energy Descent action plan. Setting the community's awareness. Democracy vs sociocracy. Getting people together. Engaging Councils. May have to wait for big ticket items but get little items sooner. Need to 'plant the seeds' of change. Early manifestation of improvements prove that it's not all talk. Could do 'perma blitzes' then have a big community party. It's also about honouring the Elders.

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We are in the middle of a planetary emergency. Individualistic society lacks the ability to help each other – may be not so bad seeing what's happening in the 'gap'. We're consuming the planet to death, poisoning it with CO₂. If the methane at the bottom of the sea came up it could raise the temperature to 100°C.

We've been brought to this position via the Fractional Reserve Banking System. The growth of the money system is at 5.8% - stopped briefly over the Depression of 1929. The monetary system has to grow or it will collapse. In order to grow everyone needs to buy more and more—essentially a pyramid scheme. The real value is the natural capital of the planet formed by nature. Takes molecules out of air, water and soil and assembles into a tree. The tree is burnt for fire, these molecules are useless and then nature makes these molecules useful again. The only problem is when we use quicker than nature can remake.

One cent in 1 AD to 1992 equals galaxies of gold. Usury – an insane financial system – refer to Egyptian example, expected a 10% loss each year.

We need to have more and more purchasing power to keep the current situation going. Milton Freedman advocated 100% reserve system – can only lend the money to one person at a time. Fractional Reserve System - \$1 in bank, can be lent to 10 people at the same time. Everyone has to find the money to pay the interest.

The solution is – limited rate at which we can consume or we will erode the reserve. We must produce durable things so that they will last. E.g., braided filament in light bulb can last 2000 years while single filament will only last 1 year. If we're not making things all the time we'll have more time to do deep and meaningful things.

Solar thermal energy – no pollution and can provide all the electricity we need. 92% of energy requirements can be provided. David Mills in California and Spain.

Not an expansionary system (like hydraulic fluid) makes the world go round, then money taxed out of the system

Joseph Tainter has studied the collapse of civilization. 'Solutions make a society move into a more complex level of technology and complexity'. Take for example Universities—in 1960 they were simple with 20 courses, one library and one laboratory; in 2008 100 courses, four libraries and four labs. This is because it's now more complex and expensive to educate people.

On a path of ideology, we think we're so clever. Two philosophies in financial schools of thought: 1) Biophysical limits and 2) Abundant resources. The Government keeps many scared—'there's not enough money in the world'. World Investment Report in Switzerland set up a currency amongst 16 business men – did \$2.7 billion of business/year. So much money in the world. Need to move from a 'materials economy' to a services economy – however much money you get from services you'll be tempted to spend on 'stuff'.

In debt based monetary system the money flows from those who don't have it to those who do – immoral. For every \$1 that goes to a developing country they have to pay back \$8. The 1997 Multilateral Agreement on Investment made it so we could never be sustainable. Richard helped this to collapse world wide, rallied 2,500 submissions

nationally in a very short time. Everyone can make a difference. Need to understand the problem, then empower people and be persistent.

The notion of 'clean coal' is crap!

The ideas that attract us are often hopeless. We seek experts rather than looking at the whole picture. Refer Bega and Transition Towns—sociocracy, the value of mythology, holistic and systemic changes—from the bottom up. We need a new kind of academic institution. Current ideas are not connected to the biophysical reality. We don't know where we're going but it's really to our doom. The economy needs to be nested in society and ecology.

Sustainable streets—Sunshine Coast are doing them. Can get a plaque to put on your home to announce that you support. Coolest 100 Streets. Websites – www.livingsmarthomes.com.au and www.greensunshine.com.au

LETS can break down barriers to sharing. Could have tool 'banks', e.g., mowers, power tools, etc. Only share with people you know will treat them with care

Quest 2025 – suggesting bottom up change, every town to aim to be a Transition Town, and the quality of what we have works against the idea of community. Need more sense when dealing with mortgage. Less working hours or days. Pull down fences and evolve into neighbourhoods again. Get LETS out there everywhere.

Problem: greed. Myth: human nature is basically flawed. The system forces competition. What we need to do is to bring us together. Be the best you can anyway! Join the dots between organizations. Share our resources. Look at co-housing. We also need good leadership – look for the ones who are reluctant and self-effacing. We need servant leaders.

Websites/emails – Quest 2025, Richard's organization: [@quest2025.net](mailto:quest2025.net)
http://en.wikipedia.org/wiki/Fractional_reserve_banking_system
<http://www.beyondzeroemissions.org/2008/03/23/david-mills-ausra-describes-fresnel-concentrating-solar-thermal-storage-technology-baseload-renewable>
<http://en.wikipedia.org/wiki/Usury> Richard's personal contact: richard@quest.2025.net
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